bordier 1844

Only to be used with clients in conjunction with a professional adviser

# *Blended* Managed Portfolio Service

## Why *Bordier UK*

We are a wealth and investment manager whose core business is working with financial advisers to manage investment solutions on behalf of their clients. We are part of the Bordier Group, which was established in Geneva in 1844, and who currently operate in six countries across three continents. The Bordier Group manage around £20.2 bn of assets.

We are truly independent, with no private equity or external shareholders. We have no appetite to be acquired, which offers clients and their advisers stability and continuity, alongside significant financial strength to provide peace of mind. Importantly, we recognise that in many instances capital is not replaceable and great care must be taken to preserve it.

### Investment philosophy

Our philosophy can be summarised as uncomplicated yet reassuring, with a focus on wealth preservation and a devotion to meeting client expectations. We take no direction from benchmarks, instead choosing to have freedom and flexibility in our forward-looking, proactive approach to asset allocation. It is a tried and tested methodology that we've operated in the UK for over 40 years.

### Fund picking expertise

Our highly experienced research team, whose experience spans various market cycles, focus on identifying tomorrow's winners. With no internal funds, the team are unconstrained to analyse the entire market and have a successful track record of selecting managers who have outperformed their relative benchmarks and peer groups.

### High conviction management

Market-leading efficiency to execute highly active asset allocation and fund selection changes across our range of investment solutions. Our high conviction approach, with timely implementation of key investment decisions, ensures good client outcomes – no client is left behind.

### Differentiated approach

Our approach is exemplified by our allocation to alternative investments. We believe that the primary objective of an 'alternatives' allocation should be to provide an uncorrelated return profile to traditional asset classes – a key characteristic many portfolios lack. We utilise long/short market neutral funds to support our focus on wealth preservation.

## Our *Blended MPS*

Our Blended MPS offers you access to our discretionary fund management capabilities at a lower cost through the combination of active and passive collective investments. The proposition provides a solution that, when cost considerations are paramount, does not compromise on quality.

Our five actively managed Blended investment strategies - Defensive, Cautious, Balanced, Growth and Adventurous - are managed by our experienced Managed Portfolio Service team and monitored by our central Investment Committee to ensure consistency of performance from one portfolio to another.

Our robust centralised investment process is designed to contain risk and volatility to acceptable levels, and to ensure that portfolios are managed within the chosen strategy's mandated equity risk tolerance. Portfolios can be held within general investment accounts, ISAs and SIPPs.

Risk graded strategies: each strategy has a different level of risk and potential return, with risk categorised by equity market exposure that increases in increments of 20% for each strategy.

Robust and repeatable: our centralised investment process ensures consistent implementation of asset allocation and fund selection relevant to each client's risk profile, helping provide consistent outcomes across all client portfolios.

Risk management: consistent implementation ensures appropriate risk management and reward relevant to your risk profile and risk/return expectation.

Track record: a long record of producing strong and consistent risk-adjusted returns.

# Strategy *overview*

| Strategy | Permittable equity range | Current equity exposure | Current ongoing charges figure | Bordier UK risk score | Defaqto Risk Rating |
|---|---|---|---|---|---|
| Defensive | 0-20% | 20% | 0.40% | 1 2 3 4 5 RISK SCALE | defaqto 2 RISK RATED |
| Cautious | 20-40% | 40% | 0.43% | 1 2 3 4 5 RISK SCALE | defaqto 3 RISK RATED |
| Balanced | 40-60% | 60% | 0.42% | 1 2 3 4 5 RISK SCALE | defaqto 5 RISK RATED |
| Growth | 60-80% | 80% | 0.46% | 1 2 3 4 5 RISK SCALE | defaqto 7 RISK RATED |
| Adventurous | 80-100% | 98% | 0.45% | 1 2 3 4 5 RISK SCALE | defaqto 8 RISK RATED |

*As at 16 October 2026.*

# Constructing our *Blended MPS strategies*

*Active management*

Centralised Investment Committee →

Strategic and tactical asset allocation →

*Fund selection*

*'Active' funds* predominately within:

- Alternative investments
- Strategic bonds
- Commercial property

*'Passive' funds* predominately within:

- UK and global equity markets
- UK and international fixed interest
- Commodities

*Blended strategies*

→ Defensive, Cautious, Balanced, Growth, Adventurous

1 2 3 4 5

RISK SCALE

# Asset allocation – *breakdown*

| | Defensive | Cautious | Balanced | Growth | Adventurous |
|---|---|---|---|---|---|
| Fixed interest | 43% | 28% | 17% | 9% | 0% |
| UK equities | 3% | 8% | 11% | 14% | 16% |
| Overseas equities | 17% | 32% | 49% | 66% | 82% |
| Alternative investments | 25% | 22% | 14% | 6% | 0% |
| Property | 0% | 0% | 0% | 0% | 0% |
| Cash | 12% | 10% | 9% | 5% | 2% |
| Total | 100% | 100% | 100% | 100% | 100% |
| Passive investment exposure | 28% | 28% | 35% | 36% | 45% |

*As at 16 October 2026.*

# Blended Balanced strategy – *example overview*

## Investment objective

To build capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect reasonable correlation to stock market behaviour and rewards, including quite sharp fluctuations in values, but also some protection in times of market weakness.

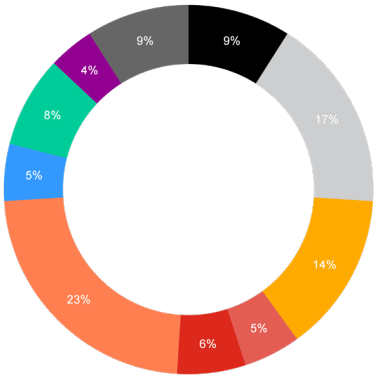
## Risk profile

3

defaqto 5 RISK RATED

The strategy is managed with a maximum target of 60% equity market exposure and is categorised as a Bordier Risk Profile 3 and Defaqto Risk Rating 5 (Balanced).

## Asset allocation




Active funds 65%

Passive funds 35%

| | | | |
|---|---|---|---|
| Cash | 9% | US equity | 23% |
| Fixed interest | 17% | European equity | 5% |
| Alternative investments | 14% | Asia-Pacific ex Japan equity | 8% |
| UK equity( income) | 5% | Japanese equity | 4% |
| UK equity (growth) | 6% | Thematic and global equity | 9% |

| | | |
|---|---|---|
| Asia-Pacific ex Japan equity | Invesco Asian | 2% |
| Japanese equity | Zennor Japan Equity Income | 2% |
| European equity | Jupiter European | 3% |
| UK equity | Redwheel UK Equity Income | 5% |
| Cash | Royal London Short-Term Money Market | 7% |
| Thematic and global equity | FTF ClearBridge Global Infrastructure Income | 6% |
| | Landseer Global Artificial Intelligence | 3% |
| US equity | Arbrook American Equities | 3% |
| | Artemis US Smaller Companies | 3% |
| | Capital Group Investment Company of America | 2% |
| | T.Rowe Price US Structured Research Equity | 2% |
| Fixed interest | TwentyFour Corporate Bond | 7% |
| | Schroder Strategic Credit | 6% |
| Alternative investments | Jupiter Merian Global Equity Absolute Return | 5% |
| | Janus Henderson Absolute Return | 4% |
| | TM Fulcrum Diversified Core Absolute Return | 3% |
| | Artemis Short-Duration Strategic Bond | 2% |
| | Strategy yield | 2.01% |

## Top 10 holdings

| Holding | % | Holding | % |
|---|---|---|---|
| Royal London Short-Term Money Market | 7 | HSBC American Index | 5 |
| TwentyFour Corporate Bond | 7 | Jupiter Merian Global Equity Absolute Return | 5 |
| abrdn Asia Pacific ex-Japan Tracker | 6 | Redwheel UK Equity Income | 5 |
| FTF ClearBridge Global Infrastructure Income | 6 | Fidelity Index UK | 4 |
| Schroder Strategic Credit | 6 | Fidelity Index US | 4 |

## Ongoing charges figure

| | |
|---|---|
| Underlying funds' ongoing charges figure | 0.42% |

The ongoing charges figure ('OCF') relates to the current cost of the underlying holdings' OCFs within the strategy and is calculated on a weighted average basis.

*All data as at 16 October 2026.*
*Please note total costs and charges including AMC and platform fees will be added in accordance with your service*

# *Accessing* and service details

## Direct with Bordier UK

- No additional platform fees.
- No VAT applicable.
- Minimum investment £20,000.
- Personalised investment proposal available.
- Quarterly Bordier UK reporting.
- Online facility that gives access to valuations.
- Annual tax reports available.
- At least quarterly rebalancing.
- Custody of assets with Bordier UK.

## Third-party platforms

- Minimum investment £1,000 with minimum subsequent investment £100.
- No VAT applicable to service.
- Reporting via platform only.
- At least quarterly rebalancing.
- Custody of assets with third-party platform.
- We work with the following third-party platforms:

aberdeen Investments · AEGON · AJBell Investcentre · AVIVA · Fidelity International · FusionWealth · Hubwise · James Hay Partnership · M&G wealth · Morningstar Wealth Platform · nucleus · nucleus platform · Parmenion · Quilter · Scottish Widows · 7IM · Söderberg & Partners · transact take control · wealthtime

# Defaqto *5 Star Rated*

We have achieved and retained, over the past fourteen years, the maximum Defaqto 5 Star Rating for our Managed Portfolio Service ('MPS') offering whilst our Platform MPS offering has been 5 Star Rated since the inception of Defaqto's DFM MPS on Platform Rating category in 2014.

defaqto ★★★★★ DFM MPS Direct 2026 EXPERT RATED

defaqto ★★★★★ DFM MPS on Platform 2026 EXPERT RATED

# Contact *us*

For further information, please speak to your adviser or visit our website at www.bordieruk.com.

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This document can be provided in a number of accessible formats – please call us on 020 7667 6600 or email clientservices@bordieruk.com for further information.

### Important information

The value of an investment and any income from it may fall as well as rise, may be affected by exchange rate fluctuations and you may not get back the amount you originally invested. The information in this document does not constitute an offer of, or an invitation to buy or sell any security. Levels and bases of tax can change. The securities detailed in this document may not be suitable for all investors. The model portfolio is applied to client accounts by the platform provider but it may take some time for the client accounts to mirror the model. Please note that the calculated OCF from FE Analytics may vary from that stated by your chosen platform provider. Bordier & Cie (UK) PLC recommends that you seek the advice of your financial adviser.

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