bordier 1844

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

Blended RT 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.

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.

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.

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 RT MPS*

DYNAMIC PLANNER® RISK TARGET MANAGED

Our Blended Risk Targeted ('RT') MPS consists of five actively managed investment strategies with different levels of risk and expected return, offering 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. Investment strategies are monitored by our central Investment Committee to ensure consistency of performance from one portfolio to another.

Our Blended RT MPS models are managed in accordance to Dynamic Planner's Risk Target Managed ex-ante assigned boundaries. The models are checked on a quarterly basis to ensure they stay within the expected volatility boundaries assigned to the Dynamic Planner profiles, whilst offering suitable exposure to at least six asset classes included within the respective Dynamic Planner asset allocations.

The portfolios can be held within general investment accounts, ISAs and SIPPs.

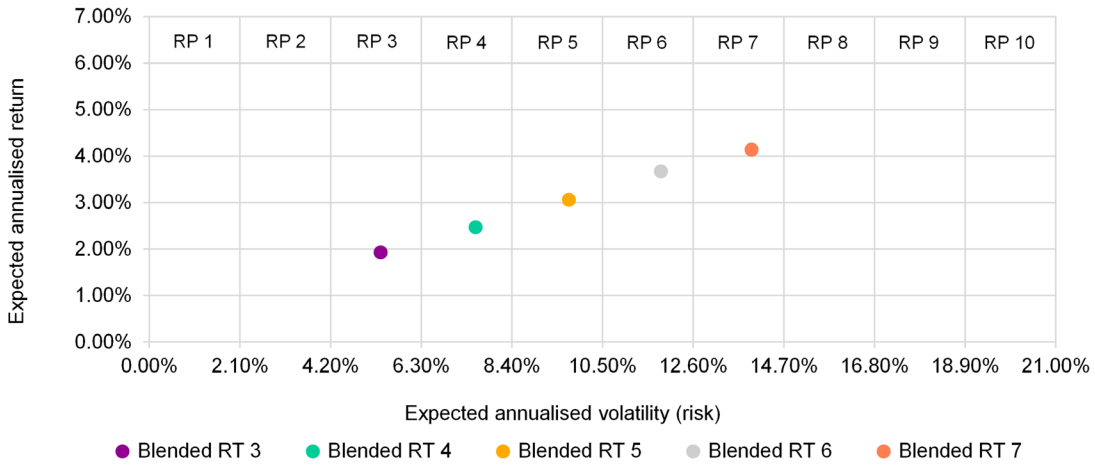
- Dynamic Planner Risk Target Managed: each strategy is managed within the agreed Dynamic Planner risk boundary, meaning it does not drift outside of your agreed risk tolerance, assisting your adviser with their ongoing suitability assessment.
- Robust and repeatable: our centralised investment process 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.
- Reassurance: increased Dynamic Planner oversight provides a robust governance framework for each strategy.
- Track record: a long record of producing strong and consistent risk-adjusted returns.

Strategy *overview*

Strategy	Current equity exposure	Current ongoing charges figure	Dynamic Planner risk profile
Blended RT3	22%	0.40%	DYNAMIC PLANNER TARGETED 3
Blended RT4	43%	0.44%	DYNAMIC PLANNER TARGETED 4
Blended RT5	61%	0.43%	DYNAMIC PLANNER TARGETED 5
Blended RT6	79%	0.46%	DYNAMIC PLANNER TARGETED 6
Blended RT7	96%	0.47%	DYNAMIC PLANNER TARGETED 7

As at 16 October 2026.

Mapping to *Dynamic Planner RTM risk profiles*



Source: Bordier UK & Dynamic Planner Q3 2026 RTM asset class assumptions as at 30 June 2026.

Asset allocation – *breakdown*

	Blended RT3	Blended RT4	Blended RT5	Blended RT6	Blended RT7
Fixed interest	41%	26%	16%	9%	0%
UK equities	3%	8%	11%	14%	14%
Overseas equities	19%	35%	50%	65%	82%
Alternative investments	25%	21%	15%	7%	2%
Property	0%	0%	0%	0%	0%
Cash	12%	10%	8%	5%	2%
Total	100%	100%	100%	100%	100%
Passive investment exposure	27%	27%	33%	36%	43%

As at 16 October 2026.

Blended RT 5 strategy – *example overview*

Investment objective

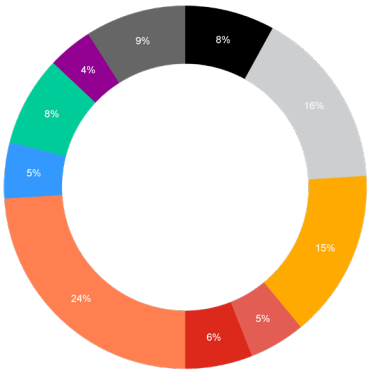
To build capital in real (inflation-adjusted) terms over the medium to longer term. Investors should expect reasonable correlation to stock market behaviour and rewards, including quite sharp fluctuations in values, but also some protection in times of market weakness.

Risk profile

DYNAMIC PLANNER® TARGETED 5

The strategy is managed in accordance with Dynamic Planner risk profile 5, with the strategy's expected volatility targeted to stay within the assigned Dynamic Planner risk profile's boundaries.

Asset allocation



Active funds 67%

Passive funds 33%

Cash	8%	US equity	24%
Fixed interest	16%	European equity	5%
Alternative investments	15%	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	6%
Thematic and global equity	FTF ClearBridge Global Infrastructure Income	6%
	Landseer Global Artificial Intelligence	3%
US equity	Artemis US Smaller Companies	4%
	Arbrook American Equities	3%
	Capital Group Investment Company of America	3%
	T.Rowe Price US Structured Research	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%
	Artemis Short-Duration Strategic Bond	3%
	TM Fulcrum Diversified Core Absolute Return	3%
	Strategy yield	1.99%

Top 10 holdings

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

Ongoing charges figure

Underlying funds' ongoing charges figure	0.43%

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 our Blended RT MPS 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.

Issued and approved by Bordier & Cie (UK) PLC, 23 King Street, St James's, London SW1Y 6QY. Authorised and regulated by the Financial Conduct Authority. Incorporated in England No. 1583393, registered office as above.

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