bordier 1844

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

Platform 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 Platform MPS

Our Platform Managed Portfolio Service ('PMPS') provides a high quality, affordable way for advisers to manage your assets on third-party platform.

Our five actively managed PMPS investment strategies – Defensive, Cautious, Balanced, Growth and Adventurous – are managed by our experienced Managed Portfolio Service team, which has been successfully overseen by the same Investment Director since July 2012.

Our robust centralised investment process is designed to contain risk and volatility to acceptable levels, and to ensure that your portfolio is managed within your chosen strategy's mandated equity risk tolerance.

Investments held within our PMPS strategies are continually monitored by our Research team and adjusted where concerns arise with regards to performance or positioning.

- 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.

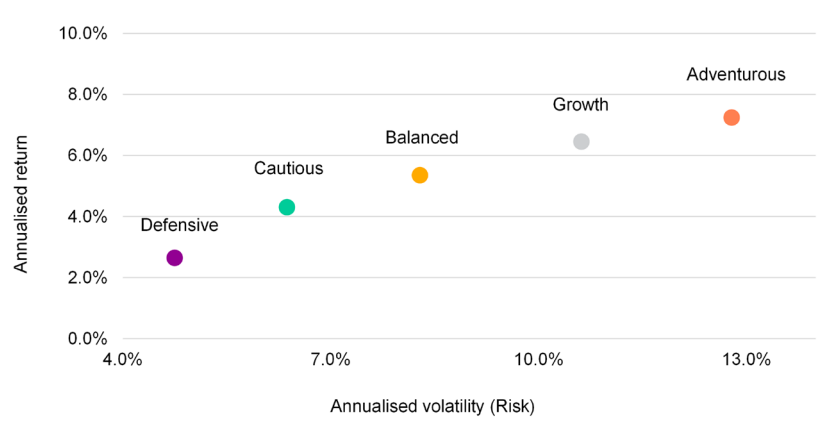
Strategy *overview*

Strategy	Permittable equity range	Current equity exposure	Current ongoing charges figure	Bordier UK risk score	Defaqto Risk Rating
Defensive	0-20%	20%	0.45%	1 2 3 4 5 RISK SCALE	defaqto 2 RISK RATED
Cautious	20-40%	40%	0.53%	1 2 3 4 5 RISK SCALE	defaqto 3 RISK RATED
Balanced	40-60%	60%	0.54%	1 2 3 4 5 RISK SCALE	defaqto 5 RISK RATED
Growth	60-80%	80%	0.59%	1 2 3 4 5 RISK SCALE	defaqto 7 RISK RATED
Adventurous	80-100%	98%	0.63%	1 2 3 4 5 RISK SCALE	defaqto 8 RISK RATED

As at 12 October 2026.

Annualised *risk vs return*

7 years to 31 October 2026



Source: Bordier UK & FE Analytics as at 31 October 2026. Annualised volatility is calculated as Standard deviation of monthly returns for period x √(N=12)'. Platform Managed Portfolio Service total returns net of 0.30% AMC. VAT applied to AMC from inception until 31 August 2021. Past performance is not a guide to future results.

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%

As at 12 October 2026.

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.

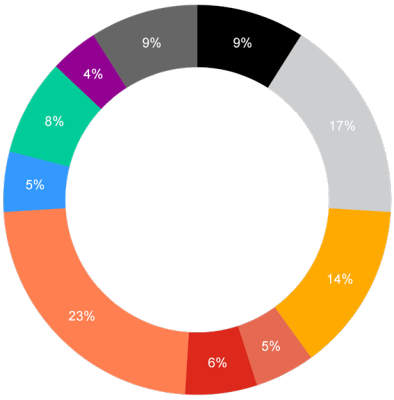
Risk profile

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



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

Top 10 holdings

Holding	%	Holding	%
Royal London Short-Term Money Market	7	Jupiter Merian Global Equity Absolute Return	5
TwentyFour Corporate Bond	7	Redwheel UK Equity Income	5
FTF ClearBridge Global Infrastructure Income	6	Arbrook American Equities	4
Schroder Strategic Credit	6	Invesco Asian	4
Fidelity Index US	5	Invesco UK Enhanced Index	4

Strategy yield

Annual yield (current)	2.00%

Ongoing charges figure

Underlying funds' ongoing charges figure	0.54%

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 12 October 2026.
Please note total costs and charges including AMC and platform fees will be added in accordance with your service.

/ Platform MPS

Accessing the service and service details

Launch date	12 June 2011	Currency	£GBP
Initial investment	£1,000	Annual managment charge	0.30%
Rebalancing	Quarterly (min.)	Individual investment manager	MPS Team

We work with the following third-party platforms:

aberdeen Investments · AEGON · AJBell Investcentre · AVIVA · Fidelity International · FusionWealth · Hubwise Your Platform Solution · 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.





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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