

Why Bordier UK

About Bordier UK

Bordier & Cie (UK) PLC ('Bordier UK') is a specialist investment manager that promotes a long-standing culture of consistency and excellence, whether in the performance of our portfolios, the service given by our staff or the quality of our reporting.

We focus on providing investment management services for adviser firms via general investment accounts, ISAs, personal and corporate pensions, trusts, and offshore bonds. Our key partners include financial advisers, lawyers, accountants, charities, family offices and other large institutions. Our investment process is underpinned by a disciplined approach that harnesses some of the stringent requirements of institutional fund management whilst remaining linked to adviser and private client requirements.

Bordier UK was previously known as Berry Asset Management, one of the country's most widely respected portfolio management firms. The team that led Berry Asset Management continue to run the business to this day.

Bordier & Cie

Bordier & Cie is an independent private bank that has been managed by the Bordier family since 1844. They have built a dynastic reputation to become one of Switzerland's most reputable and highly regarded private banks* and, like us, are devoted to private wealth management. The Bordier Group has assets under management of circa **£15.2 billion** and is built on solid foundations, with a strong Tier 1 capital ratio of **35.9%** as at 31 December 2023.

The Bordier Group remains committed to the principles of wealth management in its true sense: financially secure, independently managed and dedicated to servicing advisers and clients globally.

The guiding principle of the entire group is very simple – **we put our hearts and souls into it because we own the business and have no outside shareholder influence**. Every bit of energy, ambition and natural ability that we possess is given to our business and our clients.

*Bordier & Cie is not authorised as a bank in the UK.

We are proud to have been recognised for our investment services and the way in which we have delivered for our clients:

- **Defaqto** – We have achieved and retained the maximum Defaqto 5 Star Ratings for our Wealth Management Service (bespoke) and Managed Portfolio Service for the twelfth consecutive year, whilst our Platform Managed Portfolio Service has been 5 Star Rated since the inception of Defaqto's DFM MPS on Platform Rating category in 2014. We are one of only three discretionary fund managers ('DFMs') to achieve the top rating in three DFM categories during this period.
- **Asset Risk Consultants** – ARC 3D Award 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023 and 2024.
- **Wealth Adviser Awards** – Best HNW Team and Best Wealth Manager (Cautious Portfolio) 2017; Best Private Client Investment Manager 2019 and 2022; Best Wealth Manager (Balanced Portfolio) 2022.
- **Gold Standard Awards** – Wealth Management 2014, 2015, 2016, 2017, 2018 and 2019; Discretionary Portfolio Management 2014 and 2017.
- **Global Investor Awards** – Wealth Manager of the Year 2018.
- **Portfolio Adviser Wealth Management Awards** – Best Innovation 2014.
- **Money Marketing Financial Services Awards** – Best Wealth Management Firm 2014.
- **WealthBriefing European Awards** – Specialist Investment Manager with AUM over £5bn 2022; Discretionary Fund Management (DFM) Offering 2022, 2023 and 2024; Specialist Wealth Manager with AUM over £5bn 2019, 2020, 2023 and 2024.
- **Wealth and Asset Management Awards** – Best for Strategic Allocation 2014; Best Bespoke HNWI Portfolio Management Service (UK) 2019; Asset Manager of the Year (up to €100bn AUM) 2024.

Corporate winner or shortlisted for over 130 prestigious industry awards over the last decade



Awards

What sets us apart

Several key characteristics set us apart from many of our competitors:

Bordier Group

As part of the independent Bordier Group, directed by three Managing Partners who carry unlimited liability, we can draw upon over 180 years' of wealth and investment management experience. We are one of few private, family-owned businesses of scale operating in the UK DFM market. Bordier Group's industry-leading capital and liquidity ratios offer stability that many DFM peers cannot. The Bordier Group have not had a trading loss since 1950.

Investment process

Our fund selection team have decades of investment experience, successfully identifying the funds of tomorrow in a continually evolving economic backdrop. We take a differentiated and global investment approach, unconstrained by benchmarks or traditional portfolio thinking, to meet clients' investment goals. Capital preservation is at the core of our robust centralised investment process and this process ensures consistency of performance and risk management across client portfolios and services. It has delivered a proven track record of consistent and strong risk-adjusted returns throughout different market conditions along with outperformance against relevant ARC PCI comparators over the long term.

Continuity

Our central Investment Committee has a wealth of investment experience in a wide variety of market conditions. We offer consistency and management longevity, running bespoke portfolios overseen by the same Chairman and Chief Investment Officer for over 30 years. The four most senior members have worked alongside each other, managing client portfolios, for over 19 years.

Investment philosophy

We seek to anticipate change and position portfolios accordingly, believing that asset allocation, in both active and passive investments, adds more value than any other investment decision. We allocate significantly to alternative investments such as 'market neutral' absolute return funds, to provide uncorrelated returns compared to more traditional asset classes.

No external shareholders

We have no external shareholders, nor are we backed by private equity – we are not for sale and have never been for the past 180 years. We have no appetite to further acquire or be acquired, which provides investors stability and continuity. The principals of Bordier UK have their money invested alongside clients.

Access to specialist talent

Through our industry relationships we have access to smaller, specialist fund managers and high conviction funds that can take advantage of exclusive investment opportunities.

Reassurance

Our risk targeted strategies are managed within the agreed risk boundary, meaning they do not drift outside of the agreed risk tolerance.

No in-house funds or products

We do not have any in-house funds or products that could compromise the impartiality of our services. Instead, we search for the finest investments globally.

Track record

We have a long record of producing strong and consistent risk-adjusted returns, and our Managed Portfolio Service has a strong 10-year+ track record

No client left behind

Timely and efficient execution of investment decisions across all of our solutions.

Regular rebalancing

We rebalance our strategies at least quarterly to negate the effects of portfolio 'drift'. This means strategies remain in line with our Investment Committee's views and positioning.

Clear and competitive pricing

Our charges are highly competitive, whilst remaining clear and fair, and we aim to maintain a cost effective ongoing charges figure for each of our strategies. VAT does not apply to our annual management charge for our direct and platform managed portfolio services and institutional share class funds are used wherever possible, so clients benefit from wholesale rather than retail charges for fund management.



Managing risk


Successful investment management must acknowledge the risks that investors face when constructing and managing a portfolio. Risk is inevitable in investing and we cannot eliminate it entirely in the portfolios we manage. However, our robust investment process is designed to maximise returns within the defined risk tolerance, agreed with the client and their advisers, to help clients achieve their aspirations. We appreciate that in most cases capital is not replaceable and great care must be taken to preserve it.

With a strong emphasis on wealth preservation and a robust investment process ensuring consistent client outcomes, we manage risk by:

- **Taking a multi-asset approach** – We invest across a broad cross section of asset classes, many of which behave differently to the stockmarket as a whole. We invest in alternative investments such as ‘market neutral’ absolute return funds, to provide uncorrelated returns compared to more traditional asset classes.
- **Having defined strategic allocation ranges in portfolios** – Each portfolio is linked to an investment strategy with clearly defined allocation ranges for every asset class. We vary the commitment to individual asset classes depending on our outlook for markets and economies, all while keeping a close eye on overall portfolio structure and portfolio risk.
- **Making forward looking, globally unconstrained active tactical decisions** – We position portfolios to reflect anticipated changes. We do not look to select funds that can outpace benchmarks year in, year out. Instead, we concern ourselves with selecting funds that can be used to construct a sustainable portfolio that meets the longer-term aspirations and objectives of our clients.
- **Investment in funds** – We use funds in the construction of our portfolios rather than investing directly in equities. We believe this is the best approach for our clients, because the best talent tends to work in the funds industry. This approach increases diversification, blends different investment styles, reduces the overall risk in portfolios, and enables us to implement asset allocation decisions quickly and efficiently. All our underlying funds are open-ended and suitable for retail clients.

If you would like more information on Bordier UK or our services, please contact your professional adviser.

Next steps



Bordier & Cie (UK) PLC | Specialist Investment Manager
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Important information

Authorised and regulated by the Financial Conduct Authority (FRN.114324). Incorporated in England No.1583393. Registered Office as above
Bordier & Cie (UK) PLC offer Restricted advice as defined by the FCA, which means that if we make a personal recommendation of an investment solution to you, it will be from Bordier UK's range of investment propositions and will reflect your needs and your approach to risk. This document is not intended as an offer to acquire or dispose of any security or interest in any security. Potential investors should take their own independent advice to assess the suitability of investments. Whilst every effort has been made to ensure that the information contained in this document is correct, the directors of Bordier & Cie (UK) PLC can take no responsibility for any action taken (or not taken) as a result of the matters discussed within it.