



Wilton Managed Portfolio Service

Risk Targeted (RT) 5 - Low Medium Risk - Balanced

January 2020

Key Information

Benchmark

ARC Sterling Balanced Asset PCI

Strategy details

Launch date	1 March 2016
Minimum initial investment (platform)	£1,000
Rebalancing strategy (minimum)	Quarterly
Currency	£ GBP
Annual management charge (platform)	0.30% + VAT *
Annual yield (current)	2.18%
Ongoing charges figure ('OCF')	0.73%

* Not including platform fees

Investment update - January

Volatility returned to markets in January as the World Health Organization declared the Coronavirus epidemic a global health emergency, negating the earlier optimism surrounding the successful first phase of the US/China trade deal. The outbreak has affected oil and mining shares, which declined as global markets priced in the potential fall in demand from China; the world's largest importer of oil. The end of the month also sounded the bell for Brexit, although this was merely a symbolic date as negotiations for a free trade agreement will most likely be ongoing for the rest of the year. The US airstrike on a high-ranking Iranian official during the month, though barely felt across markets, will undoubtedly lead to a rise in further tension in the region. With some uncertainty creeping back into markets, no changes were made to the strategy in January. The low rates of economic growth that are forecast may mean lower nominal returns in 2020 than in 2019, but with low inflation and a stable interest rate environment almost everywhere, the potential for better medium and longer-term opportunities remain in risk assets. As such the equity content within the strategy has remained at 63%, with the possibility of adding further exposure to equities if the opportunity arises.

Discretionary manager

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Risk Targeted Managed Service

Our Risk Targeted ('RT') Managed Service is available directly through our Bordier UK platform or via the Novia or Transact platforms. The offering provides access to our discretionary management service at a much lower entry level than would normally be available and offers cost-effective portfolio management. The portfolios:

- Offer five investment strategies with different levels of risk and expected return.
- Are rigorously mapped within a specific Dynamic Planner ('DP') risk profile tolerance.
- Can be held within general investment accounts, ISAs, SIPPs and other wrappers (platform dependent).

Investment objective

The objective is 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 category

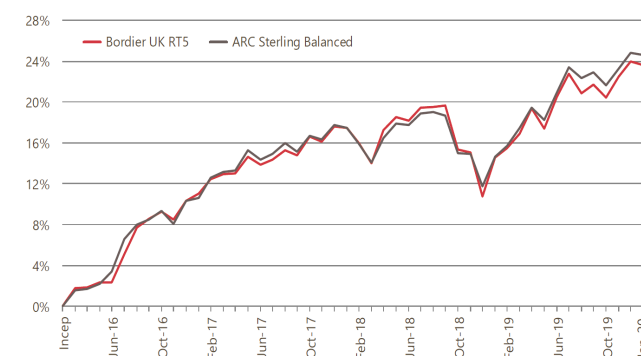
The strategy is managed in accordance with DP risk profiles and is part of their Risk Target Managed ('RTM') offering. The strategy's expected volatility is targeted to stay within the assigned DP risk profile's boundaries.

Model performance

	1mth	3mth	6mth	YTD	1yr	3yr	Start*
Bordier Wilton RT5	-0.3%	2.7%	0.7%	-0.3%	7.9%	11.3%	23.6%
ARC Balanced Asset	-0.2%	2.4%	1.0%	-0.2%	8.7%	12.7%	24.6%

Data as at 31/01/20 (*Inception from 01/03/16 to 31/01/20) - Figures net of 0.30% + VAT
Source: FE Analytics

Historic performance



Past performance is not a guide to future results. Inception date from 01/03/16.
Source: FE Analytics (See risk warning overleaf)

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About Wilton and Bordier

Wilton Wealth Management is a part of Wilton (UK) Group of companies. The group provides professional and financial services to private clients, companies, charities and trusts. Wilton serves a global client base from offices in London, the Isle of Man, Dublin, Dubai and Bristol.

Bordier & Cie (UK) PLC ('Bordier UK') and Wilton UK (Group) are key specialist investment managers that promote a long-standing culture of consistency and excellence whether in the performance of our portfolios, the service given by our staff or our award-winning reporting.

Bordier UK is part of the Bordier Group. The Bordier Group is built on solid foundations, with a strong Tier 1 capital ratio of 28%. Established in Geneva in 1844, the Bordier Group operates in six countries across three continents, managing assets of circa £10.6bn for approximately 4,000 families (Source: Bordier & Cie as at 30 June 2019).

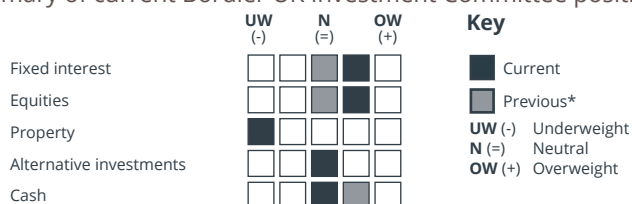
Contact us:

For further information on this strategy or any of our other investment services please contact the Wilton Wealth Management Team at:

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Headline asset allocation

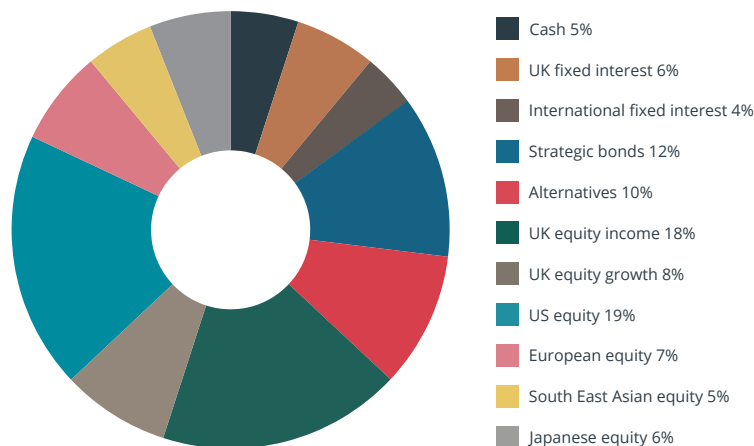
Summary of current Bordier UK Investment Committee positioning



As at 31/01/20

*Positioning prior to last Investment Committee meeting

Asset Allocation



Top 10 holdings

Holding	%	Holding	%
M&G North American Dividend	7	Cash (deposit)	5
Janus Henderson UK Absolute Return	6	Franklin UK Equity Income	5
JPM US Equity Income (GBP Hedged)	6	Montanaro UK Income	5
LF Miton US Opportunities	6	Schroder Strategic Credit	5
Man GLG Japan CoreAlpha	6	Artemis US Absolute Return	4

As at 31/01/20

Discrete annual returns

	2016*	2017	2018	2019
Bordier Wilton RT5	10.3%	6.6%	-5.8%	11.9%
ARC Balanced Asset	10.4%	6.7%	-5.1%	11.7%

Data to 31/12/19 (*2016 performance from 01/03/16) - Figures net of 0.30% + VAT
Source: FE Analytics

Risk warning: 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 factsheet 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 factsheet 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. Bordier & Cie (UK) PLC, recommends that you seek the advice of your financial adviser.

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