

# Fairstone Systematic Model 3 powered by Dimensional

## Investment Aim

The Portfolio is designed to provide risk adjusted returns. It aims to achieve capital appreciation and reduce investment risk through diversification across asset classes and geographies.

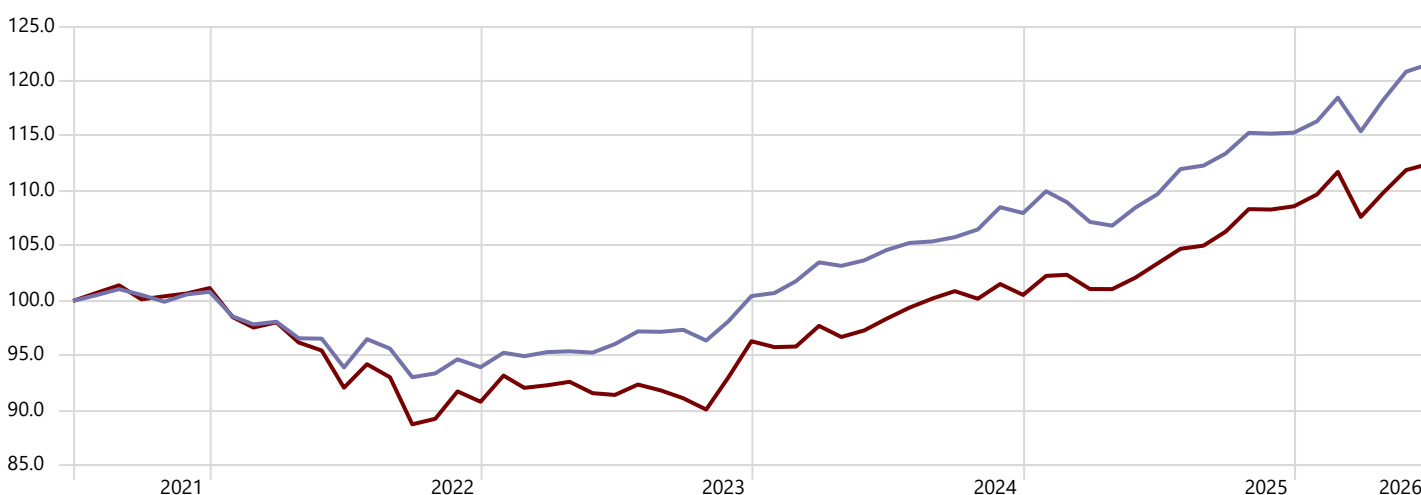
This Portfolio is managed to maximise risk adjusted returns within a target volatility range of 4.7-8.3% over rolling 10-year time periods. This is not guaranteed, and actual volatility may fluctuate outside of these boundaries.

Ranking the risk on a scale of between 1 and 10, where 1 is the lowest, Fairstone place this portfolio as 3.

The Portfolio is likely to be predominantly invested in fixed income, alternatives and equities.

## Investment Growth

Time Period: 01/07/2021 to 30/06/2026



— Fairstone Systematic Model 3 powered by Dimensional

— IA Mixed Investment 0-35% Shares

### Cumulative Performance

|                                                     | 1 Year | 3 Years | 5 Years |
|-----------------------------------------------------|--------|---------|---------|
| Fairstone Systematic Model 3 powered by Dimensional | 10.76% | 26.48%  | 21.52%  |
| IA Mixed Investment 0-35% Shares                    | 8.74%  | 22.95%  | 12.44%  |

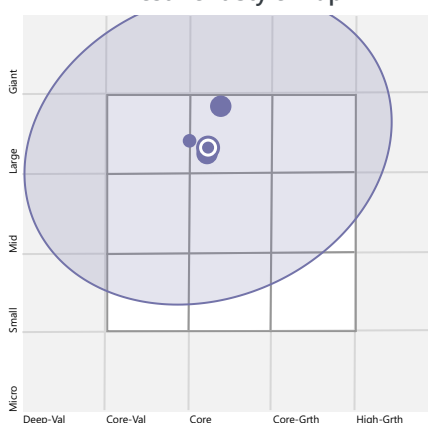
### Calendar Year Returns

|                                                     | YTD 2025 | 2024 | 2023 | 2022 | 2021   |
|-----------------------------------------------------|----------|------|------|------|--------|
| Fairstone Systematic Model 3 powered by Dimensional | 5.39     | 6.77 | 7.51 | 6.89 | -6.80  |
| IA Mixed Investment 0-35% Shares                    | 3.53     | 8.02 | 4.37 | 6.06 | -10.22 |

## Portfolio Overview

|                        |                  |
|------------------------|------------------|
| Portfolio Manager      | Dimensional      |
| Investment Universe    | Open Ended Funds |
| Yield                  | 1.77%            |
| Portfolio Start Date   | 04/01/2021       |
| Ongoing Fund Costs     | 0.26%            |
| DFM Fee                | 0.07%            |
| Total Portfolio Charge | 0.33%            |

## Investment Style Map



## Risk Scale

3

Target 10 Year Volatility

This portfolio is managed to maximise risk adjusted return within a target volatility range of between 4.7% and 8.3% over a rolling 10-year time periods. This is not guaranteed, and actual volatility may fluctuate outside of these boundaries.

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## Investment Adviser's Market Commentary



**Dimensional**

Global markets extended their rally in May, with US stocks leading the advance as the Russell 3000 Index gained 5.9%, driven primarily by large-cap technology and continued enthusiasm around artificial intelligence. Overall, the Information Technology sector gained 17.3% as giants like Apple and Microsoft both posted double digit returns and Micron Technology returned 89%. However, performance was much more muted in other sectors as Energy, Utilities, and Consumer Staples sectors declined by -5.3%, -3.9% and -2.6%, respectively, for the month of May.

### Investment Adviser

Dimensional Fund Advisors Ltd.

Dimensional is a leading global investment firm that has been translating academic research into practical investment solutions since 1981.

Outside the US, markets delivered solid returns with other developed markets up 3.8% as measured by the MSCI World ex USA IMI Index (net div.) and emerging markets outperforming as the MSCI Emerging Market IMI Index (net div.) returned 9.7% for the month, led by strong returns from Korea, which returned over 30% as well as Taiwan, which returned 17.9%.

*Performance in GBP unless otherwise stated.*

## Investment In Focus

### An enduring belief in the power of markets

Dimensional's investment approach is based on a belief in markets. Rather than attempting to predict the future or outguess others, they draw information about expected returns from the market itself leveraging the collective knowledge of millions of buyers and sellers as they set security prices. Trusting markets to do what they do best drive information into prices frees Dimensional to spend time where they believe they have an advantage, namely in how they interpret the research, how they design and manage portfolios, and how they serve clients. Dimensional takes a less subjective, more systematic approach to investing - an approach we can implement consistently and investors can understand and stick with, even in challenging market environments

### Applying insights from financial science

Dimensional's investment approach is grounded in economic theory and backed by decades of empirical research. Their internal team of researchers works closely with leading financial economists to better understand where returns come from. Research has shown that securities offering higher expected returns share certain characteristics. They structure broadly diversified portfolios that emphasize exposure to these premiums, while addressing the tradeoffs that arise when executing portfolios. Every day, Dimensional's portfolio managers and traders seek to balance costs against expected returns and diversification. Dimensional works for the slightest expected gain, as every incremental improvement can add up over time.

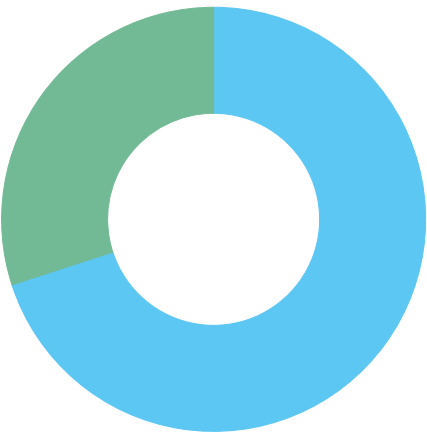
### Pursuing a better investment experience

Dimensional Investing is about providing a successful investment experience. That means more than just returns. It means offering peace of mind because investors know that a transparent process backed by decades of research is powering every decision. For more than 35 years, they have seen the difference it's approach has made in people's lives. Dimensional's goal is to help people live better not just years from now, but today.

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## Asset Allocation

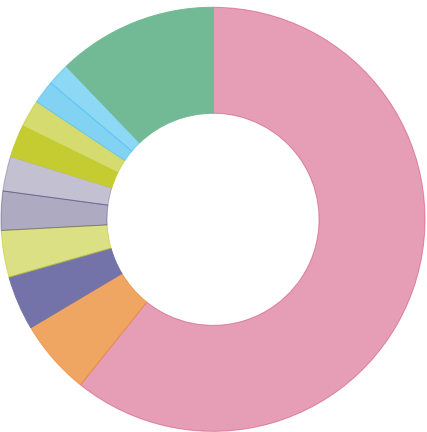
Portfolio Date: 26/05/2026



|              | %            |
|--------------|--------------|
| Fixed Income | 70.0         |
| Equities     | 30.0         |
| <b>Total</b> | <b>100.0</b> |

## Equity Breakdown

Portfolio Date: 30/06/2026



|                | %            |
|----------------|--------------|
| United States  | 60.7         |
| Japan          | 5.7          |
| United Kingdom | 4.1          |
| Taiwan         | 3.6          |
| Canada         | 3.0          |
| China          | 2.7          |
| South Korea    | 2.4          |
| Switzerland    | 2.1          |
| France         | 1.8          |
| Germany        | 1.7          |
| Other          | 12.2         |
| <b>Total</b>   | <b>100.0</b> |

## Portfolio Breakdown

|                                          | Sub Asset Class         | Portfolio Weighting % |
|------------------------------------------|-------------------------|-----------------------|
| <b>Fixed Income</b>                      | —                       | <b>70.00</b>          |
| Dimensional Global Short Dated Bd Acc    | Global Fixed Income     | 35.00                 |
| Dimensional Global ShtTerInvGrFI GBP Acc | Global Fixed Income     | 25.00                 |
| Dimensional Stlg Shrt Dur RI Rt GBP Acc  | Global Fixed Income     | 10.00                 |
| <b>Equities</b>                          | —                       | <b>30.00</b>          |
| Dimensional International Core Eq Acc    | Global Equity           | 25.20                 |
| Dimensional EM Core Equity Acc           | Emerging Markets Equity | 3.60                  |
| Dimensional UK Core Equity GBP Acc       | UK Equity               | 1.20                  |

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## Target Market

Access to the portfolios is only available to investors on the recommendation of a financial adviser and it is the role of the adviser to determine the appropriateness and suitability of the portfolio to each investor's own personal needs, objectives and preferences.

**Type of investors:** Given the nature of non-complex UCITS funds the service is suitable for retail investors, professional clients and eligible counterparties. The service is predominantly designed for the use of retail investors.

**Investors' knowledge and experience:** Investors with basic, informed or advanced knowledge and experience of capital markets and investment risks and of funds and their characteristics.

**Clients' financial situation with a focus on the ability to bear losses:** Investors have a tolerance to fluctuations in capital invested and potential capital loss.

**Clients' risk tolerance and compatibility of the risk/reward profile of the product with the target market:** Due to the volatility of the markets in which the service may invest e.g. equity, bond and property markets the service has a risk and reward profile that is compatible with clients who have a risk tolerance aligned to the Investment Aim of the portfolio. Investors should be willing to accept price fluctuations in exchange for the opportunity of possible higher returns.

**Clients' objectives and needs:** Depending on the duration of the investment the portfolio may be suitable for clients who have a medium-term investment horizon (at least 5 years).

**Clients who should not invest (the 'negative-target market'):** This portfolio is deemed incompatible for clients who require full capital protection and/or are seeking on-demand full repayment of the amounts invested or who are fully risk averse/have no risk tolerance.

## Important Notices

This factsheet is for illustrative purposes only. Investments linked to this model portfolio may not exactly replicate the model portfolio described due to differences in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits or fund availability on the platform or provider.

Please note that platform and financial advice fees are not included.

Where we have provided commentary on specific companies, this commentary is not investment research as defined by the Financial Conduct Authority and has not been prepared in accordance with legal requirements designed to promote the independence of research

Nothing in this document should be deemed to constitute the provision of financial, investment or other profession advice. Responsibility for assessing the suitability of financial products remains solely with the financial adviser.

The information in this document was prepared on the date shown below and is believed to be correct but cannot be guaranteed. The value of investments and the income from them can go down as well as up and investors may not recover the amount of their original investment. The sterling value of overseas investments, and the income from them, will fluctuate as a result of currency movements. Past performance is not a guide to future performance.

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