

Fairstone Charles Stanley 5 Income

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 8.3% and 11.8% 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, we place this portfolio as 5.

Investment Growth

Time Period: 01/09/2020 to 31/08/2025



— Fairstone Charles Stanley 5 Income

34.9% — IA Mixed Investment 20-60% Shares

22.2%

Cumulative Performance

	1 Year	3 Years	5 Years
Fairstone Charles Stanley 5 Income	8.67%	23.33%	34.86%
IA Mixed Investment 20-60% Shares	6.37%	17.43%	22.18%

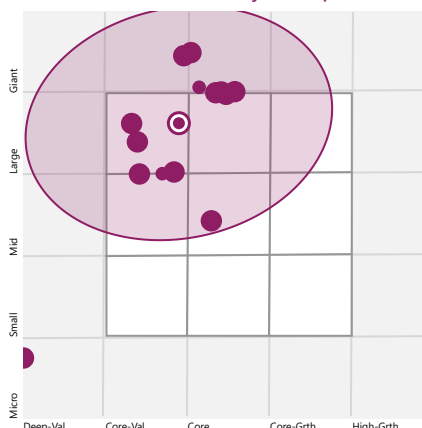
Calendar Year Returns

	YTD	2024	2023	2022	2021	2020
Fairstone Charles Stanley 5 Income	6.46	8.72	7.71	-6.89	10.42	1.72
IA Mixed Investment 20-60% Shares	5.66	6.18	6.86	-9.67	6.31	3.49

Portfolio Overview

Portfolio Manager	Charles Stanley
Investment Universe	Open Ended Funds
Yield	3.47%
Portfolio Start Date	20/05/2019
Ongoing Fund Costs	0.40%
DFM Fee	0.25%
Total Portfolio Charge	0.65%

Investment Style Map



Risk Scale

5

Target 10 Year Volatility

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Investment Adviser's Market Commentary



Chris Ainscough

Equity markets extended their recovery in August, with major indices including the S&P 500, Dow Jones, Nasdaq, and FTSE 100 reaching new record highs. The rally was supported by a solid second-quarter earnings season and stronger-than-expected economic data, particularly in the US, where consumer spending remained resilient and growth was revised higher. Inflation also remains contained for now, failing to show significant impact from recent tariff changes, helping maintain a constructive market tone.

President Trump's "reciprocal tariff" strategy continues to reshape global trade dynamics. While many tariffs were set at moderate levels, some countries - including India and Brazil - have faced more severe penalties due to geopolitical and energy-related disputes. Although a US-EU agreement offered some relief, broader trade tensions continue to weigh on sentiment.

Political unpredictability also remains a challenge. Trump's attempt to dismiss a Federal Reserve governor has raised concerns about central bank independence and its impact on monetary policy. Markets are now anticipating a rate cut in September, following dovish signals from Fed Chair Jerome Powell, though inflation remains persistent and the outlook for interest rates is still unclear.

In the UK, economic momentum has slowed, with rising unemployment and a cooling housing market prompting calls for looser monetary policy. The upcoming Budget will be a key moment for the Labour government, with markets watching closely for signs of fiscal discipline and growth support.

Overall, despite elevated valuations and ongoing uncertainty, markets have responded positively to strong corporate results and signs of economic resilience. While risks remain, particularly around trade and policy, the backdrop for investors is improving. With earnings holding up and central banks signalling support, there is reason for cautious optimism heading into the autumn.



Peter Brookes

Investment Advisers

Chris and Peter are members of the Charles Stanley Asset Management team and are responsible for a range of our fund, MPS and segregated mandates. They work closely with our Strategic Partners to build bespoke mandates catered to their clients' needs.

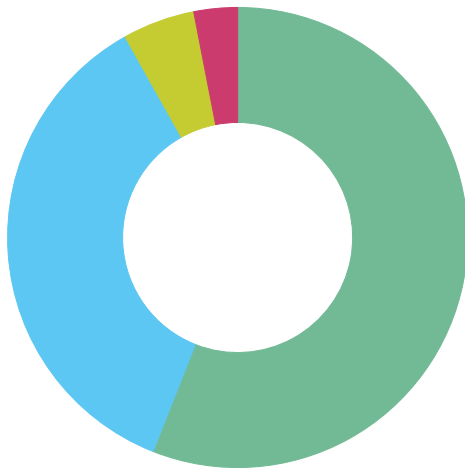
Fund In Focus

Atlas Global Infrastructure Fund invests in a concentrated portfolio of high-quality listed infrastructure companies across developed markets. The fund is exposed to both regulated assets (such as utilities) and user-pay assets (like toll roads, airports, and rail), with a focus on long-duration, predictable cash flows and monopoly-like characteristics. The strategy is index-agnostic, ESG-integrated and designed to deliver real returns above inflation. The portfolio is actively managed to optimise risk-adjusted returns and has delivered robust performance in 2025, outperforming its inflation-plus benchmark.

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Asset Allocation

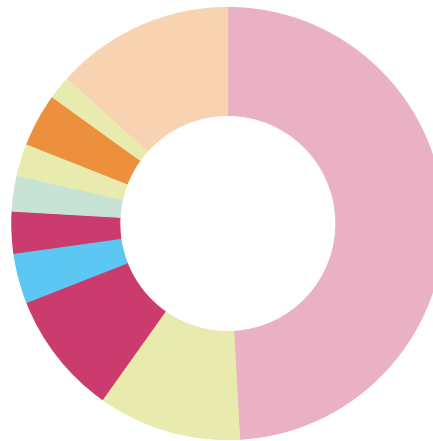
Portfolio Date: 31/08/2025



	%
Equities	56.0
Fixed Income	35.9
Cash	5.1
Alternatives	3.1
Total	100.0

Equity Breakdown

Portfolio Date: 31/08/2025



	%
United States	49.1
United Kingdom	10.7
Japan	9.2
Australia	3.7
France	3.1
Canada	2.7
China	2.4
Taiwan	2.1
Germany	1.9
Singapore	1.8
Other	13.3
Total	100.0

Portfolio Breakdown

	Sub Asset Class	Portfolio Weighting %
Equities	—	56.0
Aviva Investors US Eq Inc I 5 GBP Inc	US Equity	6.6
BlackRock Continental Eurp Inc D Inc	European Equity	4.9
Fidelity Index Pacific ex Japan P Inc	Asia Pacific Equity	2.0
Fidelity Index US P Inc H	US Equity	5.9
FTF ClearBridge Global Infrs Inc WInc	Global Equity	6.1
JPM Emerging Markets Income C Net Inc	Emerging Markets Equity	3.3
JPM US Equity Income C Net Inc	US Equity	6.7
L&G Global Infrastructure Index C Inc	Global Equity	2.0
L&G US Index C Inc	US Equity	5.2
M&G Japan GBP I Inc	Japanese Equity	5.1
Schroder Asian Income L GBP Inc	Asia Pacific Equity	3.0
Vanguard FTSE UK Eq Inc Idx Ins Pl £ Inc	UK Equity	5.2
Fixed Income	—	35.9
AXA Sterling Crdt Shrt Dura Bd ZI Inc	UK Corporate Bonds	8.0
L&G All Stocks Gilt Index C Inc	UK Gilts	3.7
L&G Short Dated £ Corporate Bd Idx C Inc	UK Corporate Bonds	7.7
Man High Yield Opports Profll Inc D	UK Corporate Bonds	6.1
Vanguard Glb S/T Bd Idx Ins Pl £ H Dist	Global Fixed Income	5.2
Vanguard Global Credit Bond Ins GBPH Inc	Global Fixed Income	5.1
Cash	—	5.1
CASH	Cash & Money Market	0.2
L&G Cash Trust I Inc	Cash & Money Market	4.8
Alternatives	—	3.1
PGIM Global Sel RE Scrts GBP I Dis (Q)	Property	3.1

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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

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Information within this document is correct As of 31/08/2025

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