



## PURE PASSIVE

Global diversification, low-cost investing, and risk-aligned portfolios to help you achieve long-term investment goals

Fairstone Pure Passive is a globally diversified portfolio built entirely from passive, index-tracking funds. Designed for cost-conscious investors, it offers broad exposure to global stocks, bonds, and alternative markets, with ongoing guidance from Fairstone's Asset Allocation Committee and strategic input from J.P. Morgan Asset Management.

## AT A GLANCE

**0.15%**

Investment Management Charge (IMC)  
(p.a)

**0.10%**

Ongoing Charges Figure (OCF)  
(p.a)\*

*We rebalance your investments  
quarterly to keep them aligned  
with your risk tolerance and goals*

*\*as of 23 May 2025*



## INSTITUTIONAL PRICING

Fairstone leverages its £20bn+ buying power to provide institutional-grade investment solutions at a lower cost, passing 100% of the savings directly to clients.

## LOW-COST APPROACH

The portfolio is made up of passive funds, designed to track the market rather than outperform it, helping keep fees low.

## INFORMED DECISIONS

Supported by J.P. Morgan Asset Management's expertise, Fairstone ensures your portfolio benefits from market insights and a carefully structured asset allocation process.

## RISK-ALIGNED

The portfolio is aligned with your agreed risk level, ensuring it stays within your comfort zone while adapting to changing market conditions.



IMOGEN HAMBLY

## MEET THE MANAGER

Imogen Hambly is a Portfolio Manager at Fairstone with extensive expertise in investment research, portfolio construction, and financial planning. Since joining Fairstone in 2014, Imogen has been integral in developing and managing Fairstone's investment strategies. She is a CFA Charterholder and holds the CFA's Sustainable Investing Certificate, leading fund selection and research, ensuring that portfolios align with clients' long-term goals in a client-focused, responsible manner.

## EXPERTISE BEHIND THE PORTFOLIO

Fairstone Pure Passive benefits from strategic input provided by J.P. Morgan Asset Management, one of the world's leading asset managers. Their market research guides the portfolio's structure, and Fairstone's

Asset Allocation Committee ensures that investments are managed according to both long-term trends and current market conditions.

## WHAT THIS MEANS FOR YOU

### Maximising Value at Low Cost

The passive approach ensures you benefit from low fees while maintaining a diversified, global portfolio that's managed with expert insights.

### Strategic, Low-Cost Growth

By tracking market indices, the portfolio aims for steady long-term growth with minimal cost, keeping more of your returns in your pocket.

### Aligning with Your Risk Profile

The portfolio adapts to your risk level, ensuring your investments remain in line with your financial objectives, even as market conditions shift.

The scales below show where Fairstone Pure Passive fits in terms of investment strategy and geographic focus.

The investment strategy scale ranges from passive, following market indexes with lower fees, to active, making decisions to try and beat the market, with higher fees.

### INVESTMENT STRATEGY



The geographic focus scale ranges from domestic, investing mainly in the UK, to global, investing in markets around the world, offering more diversity but also potentially higher risk.

### GEOGRAPHIC FOCUS



\*The value of investments, and the income from them, can go down as well as up and you may get back less than the amount invested.

## SCAN THE QR CODE

to access detailed fact sheets for our range of risk-rated options for Fairstone Pure passive and discover how to tailor your investments.

