



Fairstone Passive Powered by Vanguard combines low-cost investing, long-term asset allocation models, and risk-aligned portfolios to offer efficient, forward-thinking investment solutions

Fairstone Passive Powered by Vanguard provides a global, multi-asset portfolio range managed in partnership with Vanguard Asset Management. By using Vanguard's low-cost passive indexing strategies across equities and fixed income, this approach ensures cost-efficient management while offering long-term growth potential.

## AT A GLANCE

**0.20%**

Investment Management Charge (IMC)

**0.08 - 0.09%**

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-GRADE ASSET ALLOCATION

Vanguard's global models guide the portfolio, providing a strong and forward-thinking allocation approach that looks at long-term value.

## COST EFFICIENCY

Fairstone leverages its size to secure institutional pricing, passing the savings directly to you for cost-effective investing.

## RISK-ALIGNED PORTFOLIOS

Designed to match your risk profile, these portfolios are built to stay within your comfort zone, even in changing market conditions.

## LOW-COST APPROACH

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

MEET THE MANAGER



The Fairstone Passive Powered by Vanguard range is managed by Vanguard’s UK model portfolio team, led by Guy Wickramanayake, who has over 20 years of experience

in investment management and 8 years with Vanguard. The team includes five specialists with more than 30 years of combined expertise in portfolio management. Vanguard’s Global Investment Strategy Group, made up of over 50 professionals across four global locations, is responsible for portfolio design and construction, bringing extensive knowledge of investment strategies and market research to the process.

EXPERTISE BEHIND THE PORTFOLIO

Fairstone Passive Powered by Vanguard benefits from Vanguard’s strong market research and expert management. Vanguard’s global Capital Markets and Asset Allocation models guide the strategic distribution of assets, focusing on long-term value and a well-balanced approach to risk.

This robust and forward-thinking framework ensures your portfolio is built for growth, efficiency, and cost-effectiveness, with access to Vanguard’s deep expertise across global markets.

WHAT THIS MEANS FOR YOU

Long-Term Strategy

Vanguard’s asset allocation models ensure the portfolio is built to grow over time with a balanced approach to risk.

Lower Costs, More Value

Fairstone’s size allows for institutional pricing, meaning you benefit from reduced fees and greater value.

Risk-Aligned for Peace of Mind

The portfolios are designed to match your risk level, adjusting as needed to maintain stability through changing market conditions.

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

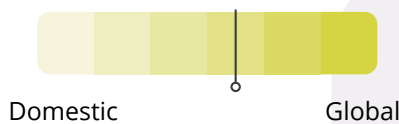
The investment strategy scale ranges from passive, following market indexes with lower fees, to active, making decisions to try and beat the market, with higher fees.

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.

INVESTMENT STRATEGY



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 Passive Powered by Vanguard and discover how to tailor your investments.



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