



## RESPONSIBLE PASSIVE

Global diversification, low-cost investing, and a robust responsible investment framework, to help you achieve your financial and responsible investment goals

Fairstone Responsible Passive is a passive global multi-asset portfolio range aligned with Fairstone's responsible investment framework, that combines negative screening, carbon reductions, and positive change. The portfolio range draws strategic asset allocation from J.P. Morgan Asset Management, with tactical adjustments from Fairstone's asset allocation committee, all while adhering to responsible investment principles.

### AT A GLANCE

**0.20%**

Investment Management Charge (IMC)  
(p.a)

**0.17 - 0.19**

Ongoing Charges Figure (OCF)\*

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

*\*as of 23 May 2025*



### HOLISTIC RESPONSIBLE INVESTMENT FRAMEWORK

Incorporates our three pillars of responsible investing - negative screens, carbon reductions and a tilt towards companies that are driving positive change - while focusing on companies that exhibit strong ESG credentials.

### PASSIVE FUND APPROACH

The portfolio is made up of third-party passive funds, designed to align to our responsible investment framework while helping keep fees low.

### SUPPORT FROM LEADING ESG PROVIDERS

Supported by Morningstar and MSCI, two leading ESG research providers, ensuring high-quality responsible investment choices.

### STRATEGIC & TACTICAL ASSET ALLOCATION

Powered by J.P. Morgan Asset Management's macroeconomic insights and refined by Fairstone's Asset Allocation Committee, ensuring adjustments maintain alignment with responsible investment goals.



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 Responsible Passive is driven by Fairstone’s responsible investment framework, which integrates negative screening and focuses on companies with strong sustainability credentials. Supported by Morningstar and MSCI’s expertise,

the portfolio uses J.P. Morgan Asset Management’s macroeconomic insights for strategic asset allocation, refined by Fairstone’s Asset Allocation Committee to align with responsible investment objectives.

WHAT THIS MEANS FOR YOU

Responsible Investing

Focuses on exclusion-based solutions, investing in companies that align with positive societal and environmental goals.

Comprehensive ESG Integration

The portfolio integrates both positive and negative screens to ensure alignment with sustainability objectives.

Low-Cost, Efficient Management

Access to passive funds that are cost-effective while still maintaining a strong focus on sustainability.

The scales below show where Fairstone Responsible 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 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.

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



SCAN THE QR CODE to access detailed fact sheets for our range of risk-rated options for Fairstone Responsible Passive and discover how to tailor your investments.



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