

Fairstone Nova 3

Portfolio Objective

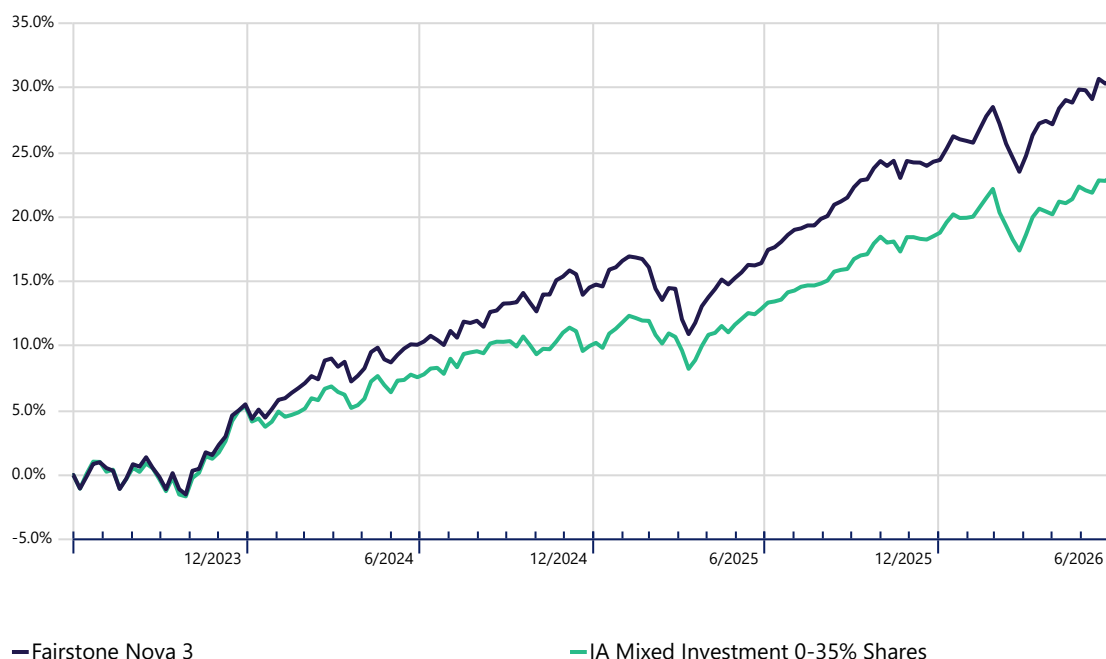
The Portfolio is designed to provide risk adjusted returns. It aims to achieve capital appreciation and reduce investment risk through diversification across asset classes and geographies.

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 and equities.

Portfolio Performance



Cumulative Performance*

	1 Year	3 Years	5 Years
Fairstone Nova 3	11.78	30.44	—
IA Mixed Investment 0-35% Shares	8.74	22.95	12.44

Calendar Year Returns*

	YTD	2025	2024	2023	2022	2021
Fairstone Nova 3	4.75	8.93	8.38	7.99	-7.59	—
IA Mixed Investment 0-35% Shares	3.53	8.02	4.37	6.06	-10.22	2.57

Portfolio Costs

Portfolio OCF (%)	0.43
DFM Fee (%)	0.15
Total Cost (%)	0.58

* Past Performance

Please note performance prior to 28 February 2025 is based in simulated past performance.

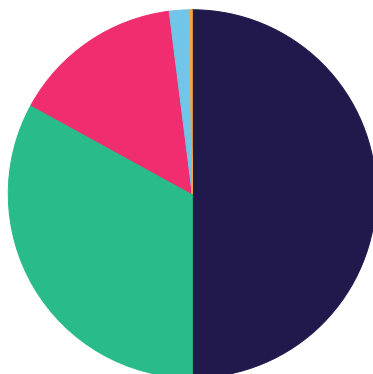
In order to provide an indication of how the portfolio would have performed in the past, we have produced simulated past performance from 1 December 2021 to 31 January 2025. The simulated performance is based on the actual performance history of the funds within the portfolios using our historical tactical asset allocation, rebalanced to quarterly.

Full details are available on request. The simulated past performance is not a reliable indicator of future performance.

Portfolio Breakdown

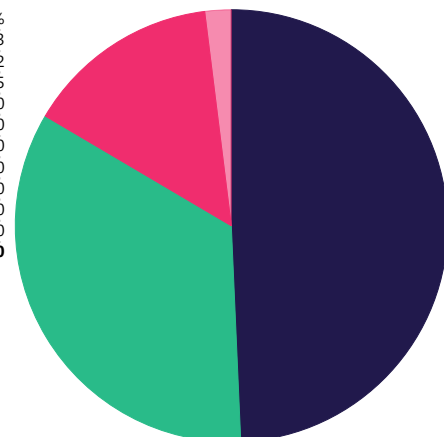
Holdings Breakdown

	%
MGTS Fairstone Fixed Income GBP Acc	50.0
MGTS Fairstone Equity GBP Acc	33.0
MGTS Fairstone Alternatives GBP Acc	15.0
BlackRock ICS Sterling Liq Premier Acc	1.8
CASH	0.3
Total	100.0



Asset Class Breakdown

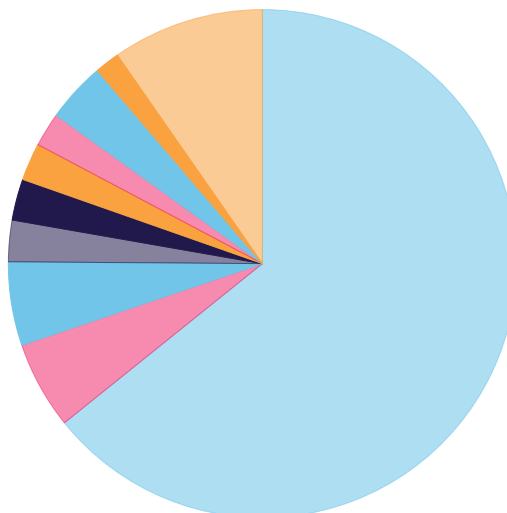
	%
Global Fixed Income	49.3
Global Equity	34.2
Lower Risk Alternatives	14.5
Cash & Money Market	2.0
Real Assets	0.0
Emerging Markets Equity	0.0
UK Equity	0.0
Japanese Equity	0.0
Absolute Return	0.0
US Equity	0.0
Total	100.0



Equity Breakdown

Country Exposure

	%
United States	64.2
United Kingdom	5.6
Japan	5.3
Canada	2.6
South Korea	2.6
Taiwan	2.4
China	2.2
France	2.0
Switzerland	1.8
Germany	1.6
Other	9.7
Total	100.0



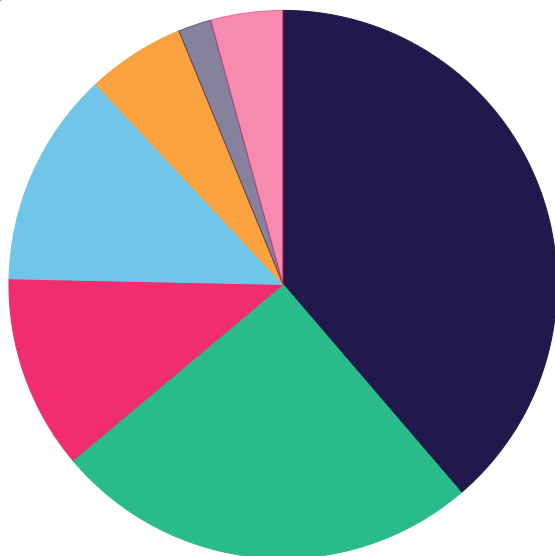
Top 10 Holdings

	%
JPM Global Research Enh Idx Eq X Acc	50.50
Vanguard U.S. Eq Idx Ins Pl £ Acc	8.90
Vanguard Em Mkts Stk Idx £ Acc	5.00
M&G Asian GBP PP Acc	4.00
Invesco RAFI US Fundamental Value ETF	3.85
GQG Partners Global Equity S GBP Acc	3.60
Janus Henderson Glb Smlr Coms F GBP Acc	3.25
JPMorgan American Ord	3.00
Vanguard Glb Small-Cp Idx Ins Pl £ Acc	3.00
WS Havelock Global Select GBP I Acc	2.15

Fixed Income Breakdown

Credit Quality Breakdown

	%
AAA	38.7
AA	25.2
A	11.4
BBB	12.7
BB	5.8
B	2.0
Below B	0.0
Not Rated	4.2
Total	100.0



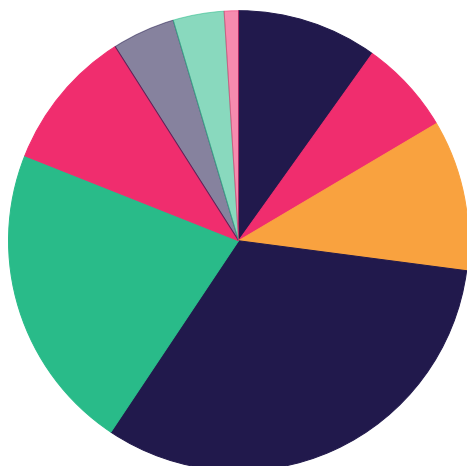
Top 10 Holdings

	%
JPM Aggregate Bond X dist GBP Hdg	33.00
Pictet - Strategic Credit HJ GBP	12.00
Vanguard Glb Corp Bd Idx Ins Pl £ H Acc	12.00
Vanguard Glb Bd Idx Ins Pl £ H Acc	10.00
Janus Henderson Asset-Backed Secs Y £ Acc	7.50
Vanguard Glb S/T Bd Idx Ins Pl £ H Acc	5.50
AXA Global Short Duration Bond S Acc	5.00
Vanguard UK S/T Gilt Idx Ins Pl GBP Acc	5.00
Vanguard U.S. Govt Bd Idx Ins Pl £ H Acc	4.50
Vanguard UK Govt Bd Idx Ins Pl £ Acc	4.50

Alternatives Breakdown

Asset Class Breakdown

	%
Global Fixed Income	9.9
Lower Risk Alternatives	6.6
Unclassified	10.6
Real Assets	32.3
Absolute Return	21.7
Index Linked Bonds	10.0
Property	4.4
Commodities	3.6
Cash & Money Market	1.0
Total	100.0



Top 10 Holdings

	%
Cohen & Steers Dvrs RI Assts F Acc GBP	10.00
abrdn Global Inflat-Link Bond Trkr N Acc	9.90
Vanguard Glb S/T Bd Idx Ins Pl £ H Acc	9.85
abrdn Global Infrs Eq Trkr N Acc	8.00
Capital Gearing Ord	6.75
Personal Assets Ord	6.75
Ruffer Investment Company	6.75
abrdn Global REIT Tracker N	6.00
3i Infrastructure Ord	5.00
TR Property Ord	4.50

Portfolio Target Market Details

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.

Disclaimer - Fairstone Private Wealth

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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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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