

Fairstone Nova 5 Bond

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 8.3-11.8% 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, Fairstone place this portfolio as 5.

The Portfolio is likely to be predominantly invested in fixed income and equities.

Portfolio Performance



— Fairstone Nova 5 Bond

— IA Mixed Investment 20-60% Shares

Cumulative Performance*

| | 1 Year | 3 Years | 5 Years |
|-----------------------------------|--------|---------|---------|
| Fairstone Nova 5 Bond | 18.13 | 37.50 | — |
| IA Mixed Investment 20-60% Shares | 13.01 | 25.11 | 19.12 |

Calendar Year Returns*

| | YTD | 2025 | 2024 | 2023 | 2022 | 2021 |
|-----------------------------------|------|-------|-------|-------|-------|------|
| Fairstone Nova 5 Bond | 3.33 | 10.83 | 11.86 | 10.25 | -6.81 | — |
| IA Mixed Investment 20-60% Shares | 2.23 | 10.24 | 6.18 | 6.86 | -9.67 | 6.31 |

Portfolio Costs

| | |
|-------------------|------|
| Portfolio OCF (%) | 0.58 |
| DFM Fee (%) | 0.00 |
| Total Cost (%) | 0.58 |

* Past Performance

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

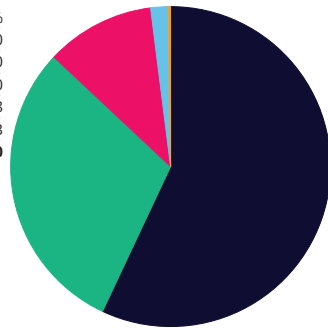
In order to provide an indication of how the portfolio would have performed in the past, we have produced simulated past performance from 1 December 2021 to 31 January 2025. The simulated performance is based on the actual performance history of the funds within the portfolios using our historical tactical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

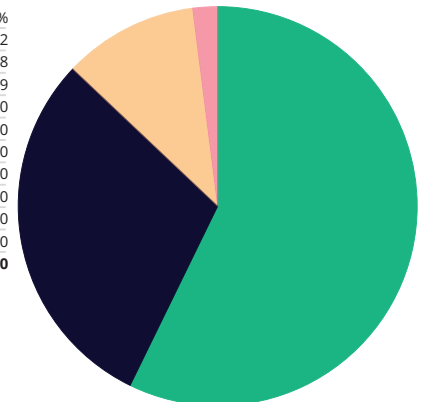
Holdings Breakdown

| | % |
|--|--------------|
| ● MGTS Fairstone Equity R GBP Acc | 57.0 |
| ● MGTS Fairstone Fixed Income R GBP Acc | 30.0 |
| ● MGTS Fairstone Alternatives R GBP Acc | 11.0 |
| ● BlackRock ICS Sterling Liq Premier Acc | 1.8 |
| ● CASH | 0.3 |
| Total | 100.0 |



Asset Class Breakdown

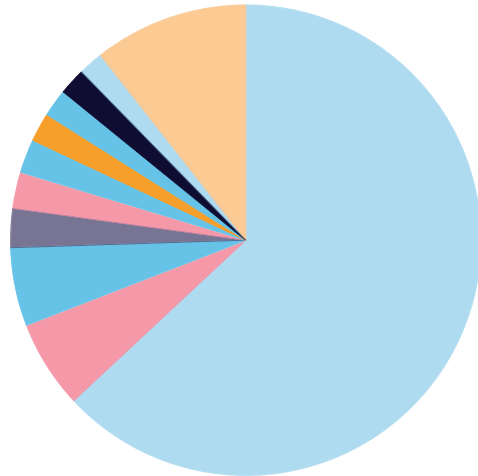
| | % |
|---------------------------|--------------|
| ● Global Equity | 57.2 |
| ● Global Fixed Income | 29.8 |
| ● Lower Risk Alternatives | 10.9 |
| ● Cash & Money Market | 2.0 |
| ● Real Assets | 0.0 |
| ● Emerging Markets Equity | 0.0 |
| ● UK Equity | 0.0 |
| ● Japanese Equity | 0.0 |
| ● Absolute Return | 0.0 |
| ● US Equity | 0.0 |
| Total | 100.0 |



Equity Breakdown

Country Exposure

| | % |
|----------------|--------------|
| United States | 63.0 |
| United Kingdom | 6.1 |
| Japan | 5.4 |
| Canada | 2.7 |
| China | 2.5 |
| France | 2.3 |
| Taiwan | 2.0 |
| Switzerland | 1.9 |
| South Korea | 1.8 |
| Netherlands | 1.7 |
| Other | 10.6 |
| Total | 100.0 |



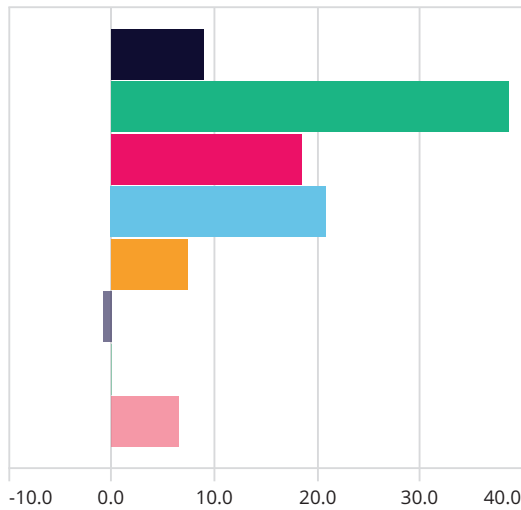
Top 10 Holdings

| | % |
|---|-------|
| JPM Global Research Enh Idx Eq X Acc | 50.50 |
| Vanguard U.S. Eq Idx Ins PI £ 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 PI £ Acc | 3.00 |
| WS Havelock Global Select GBP I Acc | 2.15 |

Fixed Income Breakdown

Credit Quality Breakdown

| | % |
|--------------|--------------|
| AAA | 8.9 |
| AA | 38.5 |
| A | 18.4 |
| BBB | 20.8 |
| BB | 7.4 |
| B | -0.7 |
| Below B | 0.0 |
| Not Rated | 6.6 |
| Total | 100.0 |



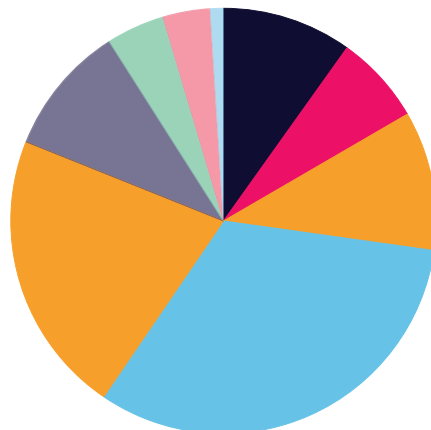
Top 10 Holdings

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

Alternatives Breakdown

Asset Class Breakdown

| | % |
|-------------------------|--------------|
| Global Fixed Income | 9.9 |
| Lower Risk Alternatives | 6.8 |
| Unclassified | 10.6 |
| Real Assets | 32.3 |
| Absolute Return | 21.6 |
| Index Linked Bonds | 9.9 |
| Property | 4.4 |
| Commodities | 3.6 |
| Cash & Money Market | 1.0 |
| Total | 100.0 |



Top 10 Holdings

| | % |
|--|-------|
| Cohen & Steers SICAV Dvrs RI Assts FAccE | 10.00 |
| abrdn Global Inflat-Link Bond Trkr N Acc | 9.90 |
| Vanguard Glb S/T Bd Idx Ins PI £ 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.

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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.

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