



# MARKET FUNDS

# Table of Contents

Your Investment Goals, Our Priorities	1
Introducing the Fairstone Market Funds	2
Investment Principles	3
Who Makes the Decisions	4
Our investment Partners	5
How the Fairstone Funds Work	6
Understanding Diversification	8
Active vs Passive: A Blended Approach	12
Are Fairstone Market Funds Right for You	14
Key Risks to Consider	14
Trusted Administrator Partners	15



## Trusted by our clients

We're proud to hold a five star Trustpilot satisfaction score. Fairstone is one of Ireland's most trusted financial planning firms.

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# Your Investment Goals, Our Priority

At Fairstone, your financial goals are central to everything we do. We understand the dedication it takes to build your wealth, now it's time for your money to work for you.

When we meet with you, your goals typically fall into one or more of the following areas:

## Capital Growth

Aiming to achieve returns that outperform the modest deposit rates offered by traditional savings accounts.

## Beating Inflation

Inflation reduces the real value of money over time. Your investments should aim to grow faster than the cost of living to preserve your purchasing power.

## Funding Future Purchases

Long-term investment growth can help you afford important future expenditures, whether planned or unexpected.

## Participating in Market Growth

Over a medium to long-term horizon (typically five years or more), balanced investment strategies have historically delivered rewarding results for our clients.

# Introducing the Fairstone Market Funds

## Why We Launched Fairstone Market Funds

The Fairstone Market Funds were created to give you a simple and balanced way to invest for the future.

While equities (shares) often deliver stronger returns over time, many investors prefer a more diversified portfolio that includes other asset classes such as bonds, property, and cash. By spreading your money across different asset classes such as shares, bonds, cash and property, you can reduce risk and create a smoother investment journey. We call this approach “diversification.”

## Expert Asset Allocation: Powered by Industry Leaders

At its core, the Fairstone Market Funds employ a disciplined, professional investment process designed to ensure your money is allocated in a manner that can help you to achieve the outcomes you desire. Over the long-term, the decisions around how your money is invested and for how long tend to have the greatest impact on the results that you achieve.

With Fairstone, your money benefits from the expertise of leading investment professionals who make key decisions for you, aiming to keep your portfolio balanced and on track to meet your goals.



# Investment Principles

## Focus on the long term

Building wealth takes patience. By staying committed to your goals and avoiding short-term market fluctuations, you can navigate challenges and are far more likely to benefit from overall market growth.



## Diversify your investments

Spreading your investments across different asset classes helps cushion the impact if one underperforms while others thrive, keeping your financial journey on track.



Fairstone  
IRELAND

## Harness the power of compound returns

Re-investing your returns creates a snowball effect, helping your wealth grow faster over time. With patience and consistency, compounding can become one of the most powerful tools in your investment strategy.



## Balance risk and reward

Higher-risk investments, such as shares, offer greater potential returns but come with increased volatility. Lower-risk assets, like bonds, provide stability but grow at a slower pace. A well-balanced portfolio, tailored to your goals and risk tolerance, is key to long-term success.



## The experience was extremely positive

“Both my husband and myself would highly recommend Fairstone based on our experience.”



by Ciara

# Who Makes the Decisions?

Investment decisions for the Fairstone Market Funds are made by an experienced Asset Allocation Committee, with research and input from one of the most respected investment management firms in the world.



## Fairstone Private Wealth

Fairstone Private Wealth is the asset management team at the heart of Fairstone Funds. Fairstone Private Wealth is the specialist investment unit of the Fairstone Group, which has over GBP 20 billion under advice. With £3.6 Billion under management, Fairstone Private Wealth's priority is to deliver informed, independent and effective investment solutions, ensuring that clients' financial goals are met with confidence. Its investment team brings extensive experience and expertise, ensuring that Fairstone clients benefit from well-researched, high quality investment solutions. Fairstone Private Wealth believes that no organisation has the monopoly on investment expertise. They seek the very best active and passive solutions from the leading providers in the market.

The asset allocation strategy is determined by the Fairstone Asset Allocation Committee. The members of this body collaborate with global market experts to forecast long-term expected returns and anticipate market fluctuations. Drawing on global investment research and extensive resources, the Committee regularly reviews market conditions and uses their insights to establish a balanced mix of asset classes that reflects their long-term economic and market outlook.

Fairstone's scale and that of its asset management partners allows it to negotiate lower investment costs, passing those savings on to clients, enhancing overall value without compromising on the quality of investment management.

## J.P. Morgan Asset Management (JPMAM)

J.P. Morgan Asset Management, as a Strategic Partner of the Fairstone Group, offers ongoing insights to the Fairstone Investment Committee, focusing on the macroeconomic environment and investment market perspectives. Additionally, J.P. Morgan Asset Management serves as a standing attendee and active contributor at our quarterly asset allocation meetings.

## RSMR (Rayner Spencer Mills Research)

RSMR is an independent UK-based research consultancy with over 200 years of collective investment experience. Acting as a third-party analyst, they provide due diligence and an objective lens to the fund selection process. RSMR monitors more than 600 fund managers each year and assists in the decision-making process to ensure only the most suitable options are included in the portfolio.



## Our Investment Partners

To execute the strategic allocation, Fairstone partners with a number of leading global solution providers. Let us introduce you to Vanguard, a recognised leader in index investing.



### Vanguard

Founded in 1975 by John C. Bogle, one of the pioneers of index investing who brought indexing to the retail investor, Vanguard is now one of the world's largest and most trusted asset managers, with over \$10 trillion in assets under management. Vanguard's philosophy is to ensure its interests are aligned with the investors in its funds, as such it has no external shareholders.

- ✓ Known for a client-first philosophy and a long-term approach.
- ✓ Offers some of the lowest expense ratios in the industry.
- ✓ Favours a rules-based, disciplined style to investing.

Fairstone Funds predominantly use Vanguard investment solutions and indices to provide effective and cost-efficient access to key markets.

# How the Fairstone Funds Work?

To achieve long-term growth that exceeds inflation, equity (shares) investments are essential. However, during certain economic or political downturns, equities can experience short-term volatility.

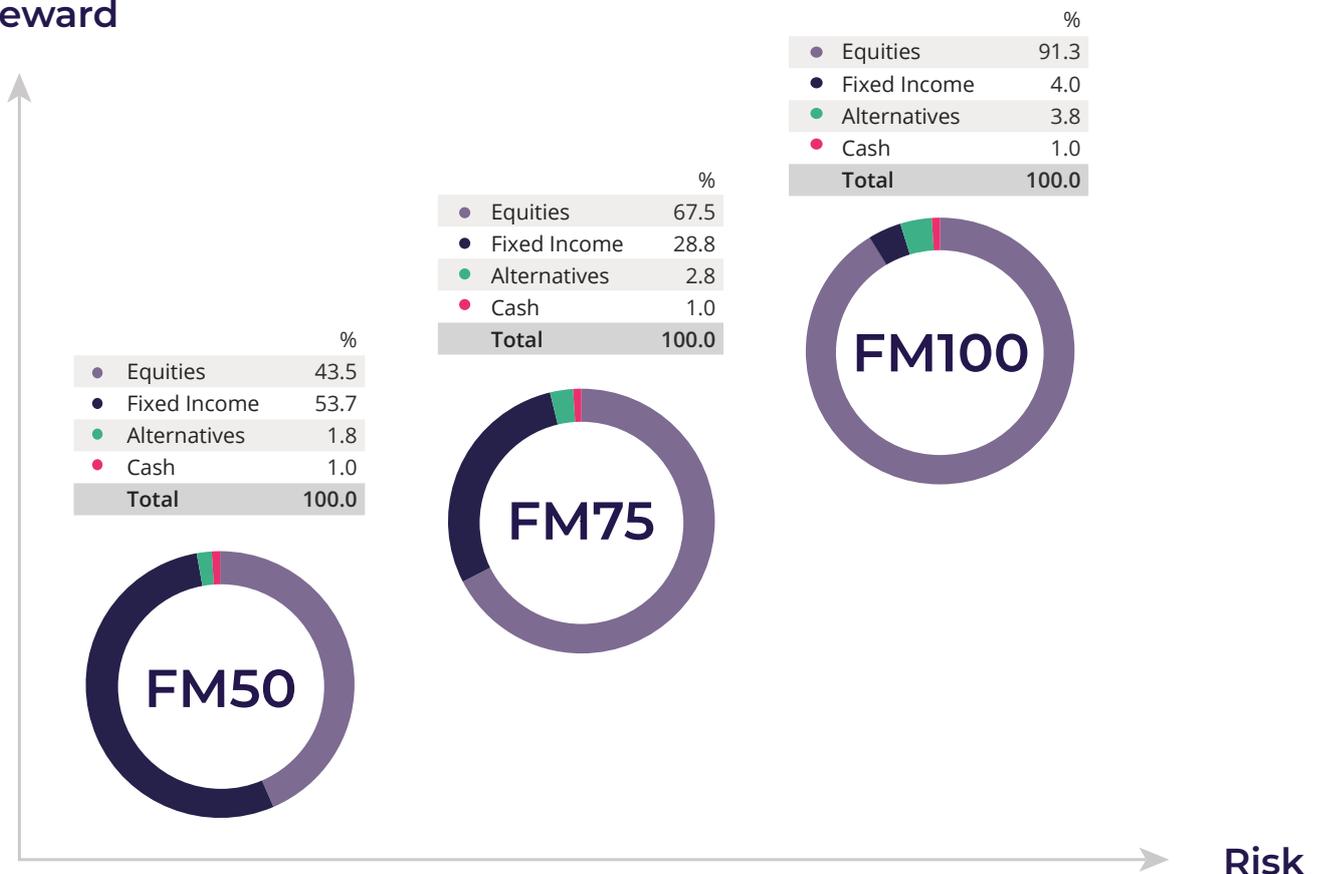
To manage this, we also invest in other asset classes, such as bonds, property, and cash to reduce overall risk and provide a more stable performance.

When we meet with clients, we take time to understand their attitude to risk and their investing experience.

Our advisers then recommend options that match the client's personal risk profile. To cater to a wide range of needs, Fairstone offers three versions of the Market Fund, each designed to suit different risk levels.

Fairstone Ireland classify the risk level of each fund based on the balance between equities and bonds. Over time, funds with a higher proportion of equities tend to deliver stronger growth, but they also experience more ups and downs along the way.

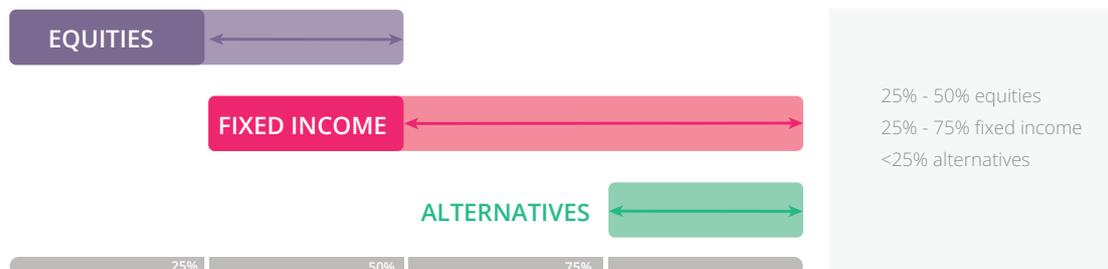
## Reward



\* Source: Fairstone Private Wealth, 2025  
Asset allocation as at July 31, 2025.  
These percentages represent typical weightings but are subject to change.

## Fairstone Market 50

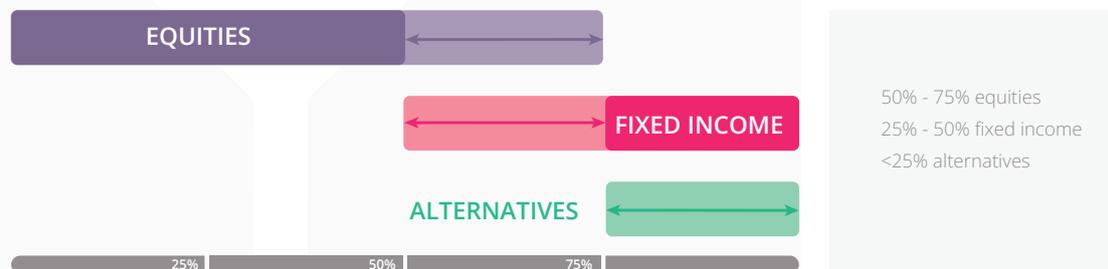
- ✓ The fund targets equity exposure between 25% and 50%.
- ✓ The neutral (standard) equity position is 37.5%, adjusted according to Fairstone Asset Allocation Committee.
- ✓ A maximum of 25% may be allocated to property and/ or cash, depending on market conditions.



\* Source: Fairstone Private Wealth, 2025

## Fairstone Market 75

- ✓ The fund targets equity exposure between 50% and 75%.
- ✓ The neutral (standard) equity position is 62.5%, adjusted according to Fairstone Asset Allocation Committee.
- ✓ A maximum of 25% may be allocated to property and/ or cash, depending on market conditions.



\* Source: Fairstone Private Wealth, 2025

## Fairstone Market 100

- ✓ The fund targets equity exposure between 75% and 100%.
- ✓ The neutral (standard) equity position is 87.5%, adjusted according to Fairstone Asset Allocation Committee.
- ✓ A maximum of 25% may be allocated to property and/ or cash, depending on market conditions.



\* Source: Fairstone Private Wealth, 2025

# Understanding Diversification

“Don’t put all your eggs in one basket” holds true in investing.

Diversification involves spreading your investments across various asset classes and global regions. This reduces the impact of any single underperforming area on your overall portfolio.

Fairstone Funds offers diversified exposure not only across equities (company shares), bonds, property, and cash, but also within each class, spanning industries, countries, and investment themes.



## Global Reach

As of July 31 2025, the equity component of the funds reflects a truly global allocation. Given the dominance of the U.S. in global markets, a substantial portion is allocated there. The fund invests across 23 developed markets and 24 emerging markets, covering thousands of companies worldwide. In total, approximately 7500 companies are covered by the Fairstone Funds.

However, the fund maintains exposure to all of the main global stock markets as can be seen from the table below:

### Fairstone Market 75: Country Breakdown as of 31 July 2025\*

	United States	57.1 %
	Japan	7.9 %
	United Kingdom	5.2 %
	Germany	3.9 %
	France	3.7 %
	China	3.2 %
	Australia	2.6 %
	India	2.1 %
	Taiwan	2.0 %
	Netherlands	2.0 %
	Other	10.4 %
<b>Total</b>		<b>100%</b>

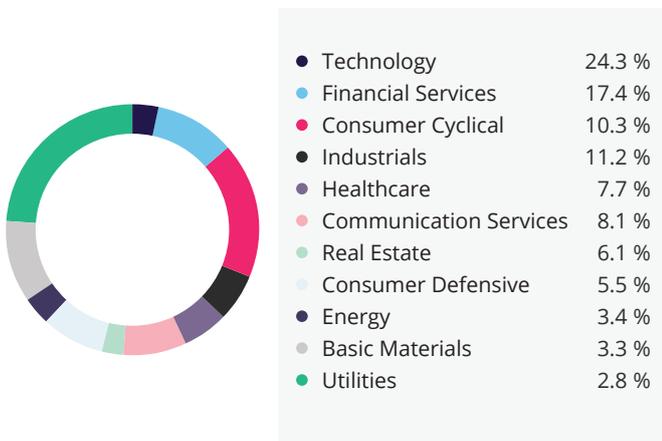
\* Source: Morningstar Direct, July 2025

- Figures may not always sum to total due to rounding.
- These allocations will change over time and are not fixed.

## Industry Diversification

Technology continues to perform strongly, but the fund also includes allocations in financial services, energy, utilities, and more, ensuring a well-rounded portfolio.

### Fairstone Market 75: Fund investment by sector as of 31 July 2025\*



\* Source: Morningstar Direct, July 2025

### Fairstone Market 75: Top 10 Holdings as of 31 July 2025

Unsurprisingly, the Top 10 equity holdings are many of the biggest companies in the World, some of which are household names:

Top 10 equities as of 31 July 2025*
NVIDIA Corp
Microsoft Corp
Apple Inc
Amazon.com Inc
Meta Platforms Inc
Broadcom Inc
Taiwan Semiconductor Manufacturing Co Ltd
Alphabet Inc (Google)
Tesla Inc
JPMorgan Chase & Co

\* Source: Fairstone Private Wealth, July 2025





## Friendly and Professional Service

"Very friendly and easy to deal with. Responded to all queries very quickly. The whole experience was hassle free. Would definitely recommend to other people."



by Paul

# Active vs. Passive: A Blended Approach

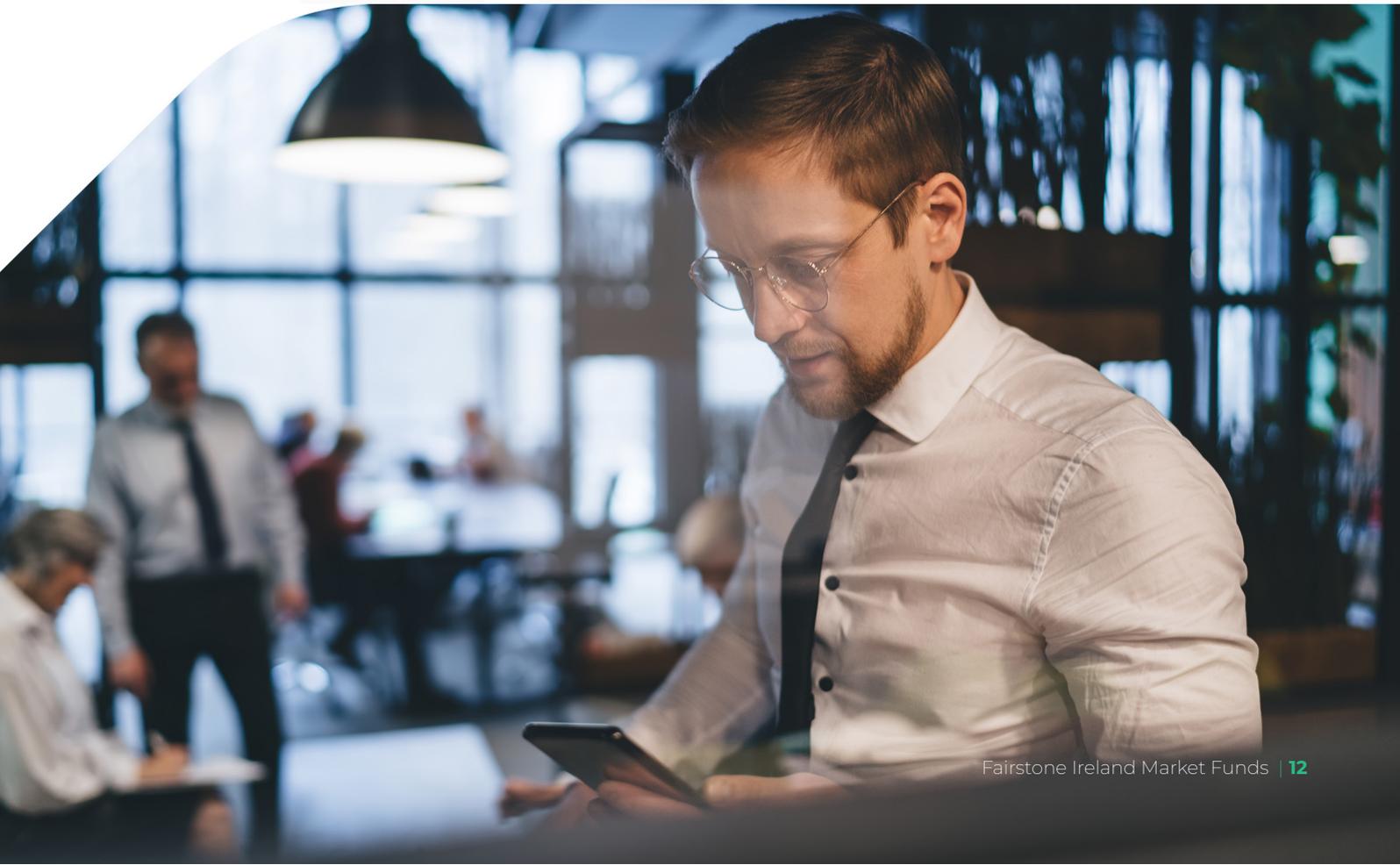
There are two core investment approaches, active and passive, and at Fairstone, we believe combining active asset allocation with passive fund selection offers our clients the best of both worlds.

## Active Asset Allocation

This involves a team of professional portfolio managers dynamically adjusting portfolio weights across asset classes - including equities, bonds, and real estate - based on market conditions, economic trends, and valuation signals. The approach seeks to enhance returns, manage risk, and capture tactical opportunities beyond a purely strategic, long-term allocation.

## Passive Fund Management

Passive funds aim to track the performance of a specific market index, such as the S&P 500. Rather than selecting individual stocks, passive funds invest broadly across the entire index. This strategy reduces reliance on active decision-making, instead focusing on efficient, long-term participation in market growth while minimising fees and tracking error.



At Fairstone, we use a blended strategy. Our Asset Allocation Committee collaborates with global market experts to forecast long-term expected returns and anticipate potential market fluctuations. This analysis shapes the Committee's strategic asset allocation.

Beyond long-term strategy, the Committee also assesses shorter-term factors that may impact returns. This dynamic approach helps them adjust investment exposure and refine fund selection to optimise performance in changing market conditions.

To implement these asset class decisions, Fairstone uses passive index funds, sourced from world leading providers, which helps us keep costs low while ensuring broad market exposure.

This balanced approach ensures that our clients benefit from the discipline and cost-efficiency of passive investing, combined with the insight and adaptability of active oversight.

## Highly Recommendable

"An extremely professional and efficient company to do business with. Explained any worries or concerns I had so I had a full understanding which benefited me in my decision making. I would highly recommend Fairstone Ireland for any further financial advice required."



by Raymond

# Are Fairstone Market Funds Right for You?

This fund is suitable for clients who:

- ✔ Seek long-term capital growth
- ✔ Have agreed on a risk profile as part of their advice process that aligns with the fund's characteristics

At Fairstone Ireland, when advising clients, we carry out a detailed assessment of their financial needs and goals. We capture their attitude to risk and their capacity to take on long-term financial commitments. We recognise that over the longer term inflation can erode the purchasing power of their money and that conventional deposits may not keep pace with the rising cost of living. Investing in strategies such as the Fairstone Market Funds provides them with an opportunity to achieve growth that can exceed deposit rates and inflation, over time.

## Key Risks to Consider

Investing always carries risks. Here are the key ones:

### Market Risk

The value of your investment can fluctuate for many reasons, including in response to political or economic changes. Your investments may also be subject to significant short-term market fluctuations.

### Long-Term Focus

The fund is intended for medium to long-term investors.

### No Guarantees

Neither capital nor returns are guaranteed

### Currency Risk

The fund may hold non-euro assets, so exchange rate movements can affect value.



## Trusted Administration Partners

### Aviva Life & Pensions

Aviva Life and Pensions provides administration and life assurance services for Fairstone Market Funds in Ireland.

### Prescient Fund Services

A licensed fund administrator and UCITS provider, Prescient ensures regulatory compliance and efficient operations.

The Fairstone Market Funds offer a diversified, cost-effective, and professionally managed investment solution tailored for long-term capital growth and inflation protection.

It combines:

- ✔ Global expertise from industry leaders
- ✔ Strategic asset allocation
- ✔ Active Tactical Asset Allocation and selection of and great value passive solutions from leading providers
- ✔ A robust, transparent, and regulated structure

Backed by Fairstone's trusted advisory process, it's an ideal solution for investors who want to grow their wealth confidently over time.

## Where To Find Us?

**12**  
**OFFICES**

across the island of Ireland

**€2BN**

in funds under management

**37,000+**

clients - financial advice  
and mortgages

*\* Information as at September, 2025*



● Fairstone Ireland Head Office

● Fairstone Offices

## Get in Touch Today

If you're looking for additional support with managing your portfolio, Fairstone can help. As one of Ireland's most trusted financial planning firms we have access to all existing products, as well as unique solutions developed with some of the biggest and most experienced money managers in the world.

Book your no obligation consultation today:

[www.fairstone.ie](http://www.fairstone.ie)

[info@fairstone.ie](mailto:info@fairstone.ie)

(01) 295 5766

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: This product may be affected by changes in currency exchange rates.**

**Warning: The value of your investment may go down as well as up.**

**Warning: If you invest in these products you may lose some or all of the money you invest.**

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The Fairstone Market 50, 75 & 100 Fund are a sub-fund of the Prescient Global Funds ICAV, an open-ended umbrella type investment company, with segregated liability between its sub-funds, authorised by the Central Bank of Ireland, as an undertaking for collective investment in transferable securities under the European Communities (UCITS) Regulation, 2011 as amended (the Regulations). It is managed by Prescient Fund Services (Ireland) Ltd, 35 Merrion Square Dublin 2, Ireland which is authorised by the Central Bank of Ireland, as a UCITS Management Company. Fairstone Private Wealth Ltd is the Investment Manager, responsible for managing the Fund's investments.



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