Fairstone Market 100 (the “Fund”)

Managed by	Primary asset class	Risk rating	Management Style
Fairstone	Multi-Asset	31 October 2026 1 2 3 4 **5** 6 7	The manager actively set the investment direction, and they use index funds to implement those choices efficiently

The Fairstone Market 100 Fund is an innovative way of delivering long term returns from a widely diversified investment portfolio. Fairstone employs the services of global research teams to define a mix of shares, bonds, property and cash that represents their assessment, of the economic environment and its outlook. Stock markets tend to drive the majority of long-term returns but carry some risks. Therefore, the maximum exposure to shares is capped at 100%.

The objective of the Fund is to generate capital growth over the long-term. The fund aims to meet this objective by investing in a diversified portfolio consisting primarily of equities, fixed income securities and global real estate securities.
You can find for more information on the operation, risks, and benefits of investing in this fund at www.fairstone.ie.

Fund Asset Allocation

Initial Asset Allocation as of 31 October 2026

	No of Holdings	Portfolio Weighting
Equities		**90.50 %**
Vanguard U.S. 500 Stk Idx Ins Pl € Acc	505	**14.59 %**
Vanguard Em Mkts Stk Idx Ins Pl € Acc	1,192	**10.85 %**
Vanguard €z Stk Idx Ins Pl € Acc	220	**9.04 %**
Vanguard Glb Small-Cp Idx Ins Pl € Acc	3,899	**7.21 %**
Vanguard Pac exJpn Stk Idx Ins Pl € Acc	88	**1.94 %**
Fidelity S&P 500 Index EUR P Acc	508	**14.59 %**
Fidelity MSCI Japan Index EUR P Acc	172	**3.80 %**
iShares North America Idx (IE) D Acc€	607	**14.60 %**
iShares Dev Wld Idx (IE) D Acc EUR	1,284	**9.48 %**
iShares UK Index (IE) D Acc EUR	75	**4.37 %**
Alternatives		**4.50 %**
iShares Dev Rl Ett Idx (IE) D Acc €	371	**4.45 %**
Fixed Income		**4.10 %**
Vanguard Glb Bd Idx Ins Pl € H Acc	16,974	**2.04 %**
Vanguard Glb Corp Bd Idx Ins Pl € H Acc	11,146	**2.03 %**
Cash		**1.00 %**
CASH		**1.00 %**

Country Breakdown of Equity Content

As of 31 October 2026*	
United States	**60.6 %**
Japan	**5.9 %**
United Kingdom	**5.2 %**
Taiwan	**3.3 %**
Germany	**2.8 %**
France	**2.6 %**
South Korea	**2.5 %**
China	**2.3 %**
Australia	**2.0 %**
Netherlands	**1.9 %**
Other	**11. %**
Total	**100.0 %**

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

Gross Performance

Cumulative Returns as of 31 October 2026*

YTD	**14.89 %**
1 Year	**14.80 %**
3 Years	**64.01 %**
5 Years	**57.14 %**
10 Years	**166.73 %**

Calendar year returns gross of fees to as of 31 October2026*

YTD	**14.89 %**
2025	**7.84 %**
2024	**21.21 %**
2023	**15.52 %**
2022	**-12.24 %**
2021	**25.57 %**

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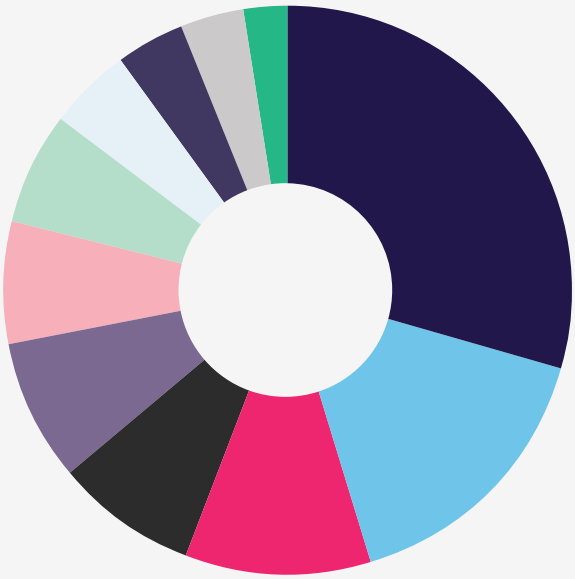
Equity investment by sector as of 31 October 2026

Technology	29.6 %
Financial Services	15.9 %
Industrials	10.4 %
Consumer Cyclical	8.2 %
Healthcare	8.0 %
Communication Services	6.8 %
Real Estate	6.6 %
Consumer Defensive	4.5 %
Energy	4.0 %
Basic Materials	3.6 %
Utilities	2.4 %



** Source Fairstone Private Wealth Ltd. to 31 October 2026. The returns illustrated are based on those of the underlying funds net of fund charges (management fees, trading costs etc). This does not include the Aviva fund costs or other charges as may apply. Details of all charges for a particular product are available on request.*

Investment Principles

FOCUS ON THE LONG TERM

Building wealth takes patience. By staying committed to your long-term 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.

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.

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.

Fund structure

The Fairstone Market 100 Fund is an Aviva unit linked fund that invests in units of the Prescient Fairstone Market 100 Fund, a sub fund of the Prescient Global Funds ICAV (Irish Collective Asset-management Vehicle are regulated funds and, therefore, have all of the benefits of a regulated structure). The assets and liabilities of each sub-fund of the ICAV are segregated subject to the provisions of Irish law. The Prospectus and Periodic Reports are prepared for the entire ICAV. You can find out more information about the ICAV in the Prospectus.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.

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

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

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: These products may be affected by changes in currency exchange rates.

Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial advisor on a regular basis to ensure its ongoing suitability.

Performance prior to 9 September 2025 is based on simulated past performance. In order to produce an indication of how the portfolio would have performed in the past, we have produced simulated past performance to 9 September 2025. The simulated performance is based on the actual performance history of the funds within the portfolio, using our historical tactical asset allocation, rebalanced annually to 1 September 2023 and quarterly thereafter.

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