



## RESPONSIBLE ACTIVE

Global diversification, active fund management, and a robust responsible investment framework, to help you achieve your financial and responsible investment goals

Fairstone Responsible Active is an active, 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

**0.30%**

Investment Management Charge (IMC)  
(p.a)

**0.57 - 0.77%**

Ongoing Charges Figure (OCF)  
(p.a)\*

*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 negative screening, carbon reductions, and prioritises companies with positive societal and environmental footprints.

### DIVERSIFIED INVESTMENT APPROACH

Invests in active, third-party funds, with a focus on responsibly managed companies and those creating solutions to help drive positive change.

### SUPPORT FROM LEADING ESG PROVIDERS

Supported by Morningstar and MSCI, leaders in ESG research, enhancing the responsible investment process.

### STRATEGIC & TACTICAL ASSET ALLOCATION

Powered by J.P. Morgan Asset Management's macroeconomic insights and refined by Fairstone's Asset Allocation Committee for timely adjustments while maintaining responsible investment objectives.



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

The Fairstone Responsible Active range follows Fairstone's responsible investment framework, which includes negative screening, carbon reduction, and focusing on socially and environmentally responsible companies. It leverages the expertise of Morningstar

and MSCI in environmental, social, and governance (ESG) factors, while using J.P. Morgan Asset Management's market insights for strategic asset allocation. Fairstone's committee makes tactical adjustments to ensure the portfolio remains responsible and diversified.

## WHAT THIS MEANS FOR YOU

### Responsible Investing

Invest in companies that align with positive societal and environmental goals.

### Comprehensive ESG Integration

The portfolio's responsible framework integrates both positive and negative screens to ensure alignment with sustainability objectives.

### Cost-Effective and Diversified

Access a diverse set of responsible investments, managed with cost-efficiency, all aligned with your financial goals and risk preferences.

The scales below show where Fairstone Responsible Active 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



Passive

Active

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



Domestic

Global

\*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.

## SCAN THE QR CODE

to access detailed fact sheets for our range of risk-rated options for Fairstone Responsible Active and discover how to tailor your investments.

