





Fairstone incorporates the UK's largest Chartered Financial Planning Firm.



Our suite of managed investment portfolios are all Defaqto 5-star rated.



Fairstone is a national financial advisory and wealth management group.

We combine market knowledge, specialist expertise and the very latest technology to produce the highest quality outcomes for our clients in a cost-effective manner.

Our unique approach enables us to deliver bespoke, whole of market, independent advice without limitations.

We have one sole objective – to create tangible financial benefits which in turn build long-term, trusted client relationships.



Fairstone in strength and scale

- 400 professional advisers and highly trained staff
- We oversee in excess of £7 billion of investment and pension assets on behalf of our clients
- Our client asset base is increasing by an average of £1.3 billion per annum
- We secure over £1 billion in mortgage lending each year
- Our head office is located in Newcastle upon Tyne with management hubs in both London and Bristol as well as 36 branches throughout the UK

Investment Management

- Pro-actively managing your portfolio to deliver optimal returns in line with your objectives
- Seeking to reduce product and administration costs wherever possible to enhance investment growth
- Reporting on your investment performance in all market conditions
- Frequently reviewing your position to mitigate risk and protect you against market volatility
- Updating you on tax matters and helping you to take advantage of personal allowances

Retirement Planning

- Working with you to maximise your retirement income and minimise unnecessary fees
- Creating a flexible long-term plan that allows you to transition into retirement
- Helping you to consolidate disparate pension pots to increase control and improve the overall performance of your funds
- Regularly reviewing your retirement plans to maintain a tax efficient position
- Continuing to manage your money even after you retire

Estate Planning

- Helping you organise your estate to work efficiently within your tax obligations
- Ensuring that you have a comprehensive Will which reflects your wishes
- Utilising Trusts wherever they are appropriate
- Creating a long-term care plan to provide for your future needs
- Safeguarding the financial stability of your loved ones

Property Finance

- Financing your property transaction in the most cost-effective manner
- Finding the right mortgage solution to meet your circumstances
- Working with you to reduce your mortgage term and minimise the interest payable
- Assisting you in building a property portfolio or buying a second-home
- Steering you away from hidden costs and penalties

Corporate Solutions

- Protecting your business against the unexpected loss of key management and shareholders
- Managing group pension schemes in a highly effective manner
- Enhancing your recruitment proposition through attractive employee benefit packages
- Creating attractive staff incentives to help you retain your best people
- Keeping you up to date with policy changes and your legal obligations

Financial Planning

- Showing you how to use cash flow modelling to achieve your long-term goals
- Looking at the bigger picture and making sure that all eventualities are covered
- Enabling you to comfortably meet the costs of school and University fees
- Providing financial protection and access to private medical care in the event of illness
- Helping you to finance your aspirational purchases and making plans for early retirement a reality

A quality perspective

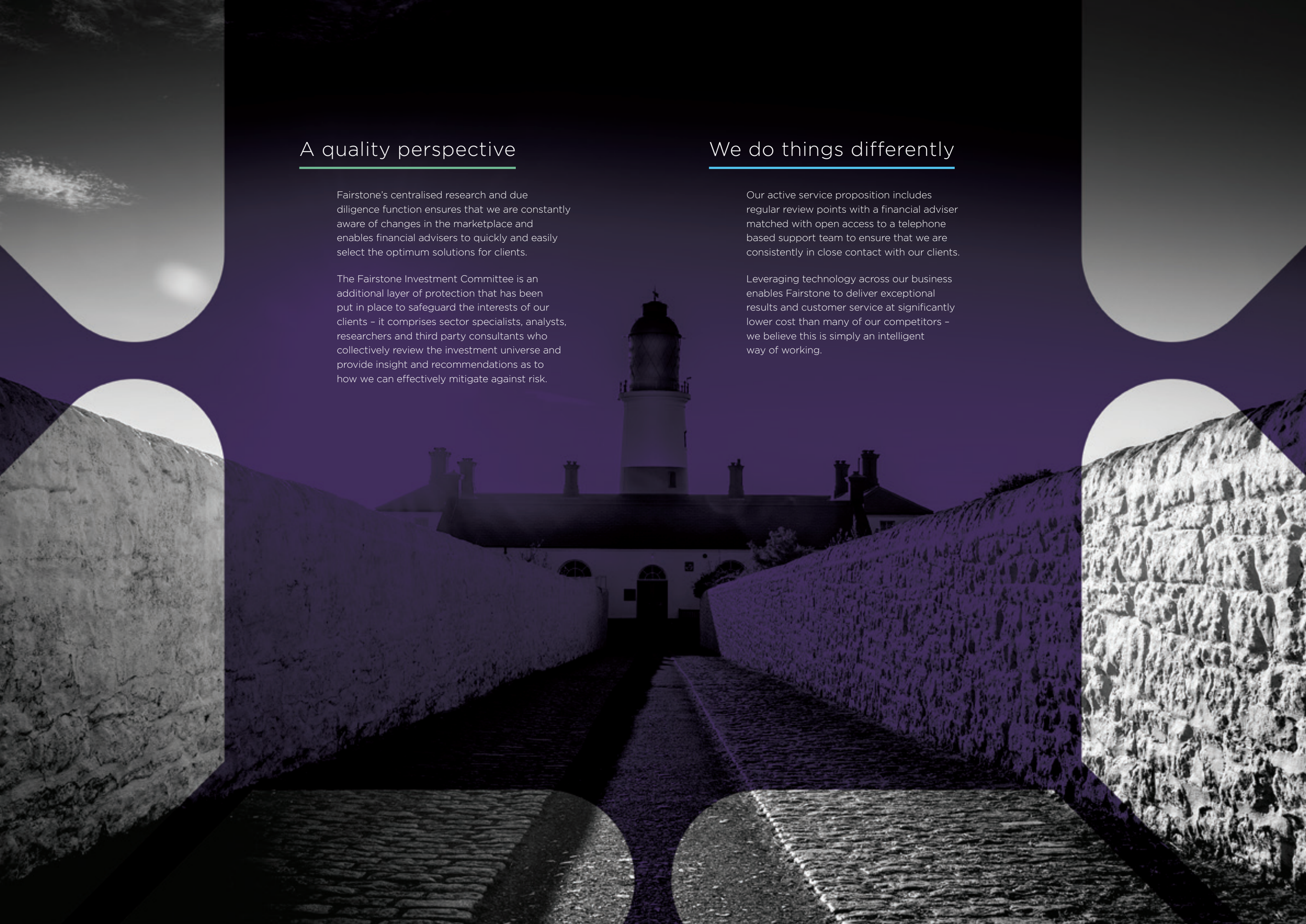
Fairstone's centralised research and due diligence function ensures that we are constantly aware of changes in the marketplace and enables financial advisers to quickly and easily select the optimum solutions for clients.

The Fairstone Investment Committee is an additional layer of protection that has been put in place to safeguard the interests of our clients – it comprises sector specialists, analysts, researchers and third party consultants who collectively review the investment universe and provide insight and recommendations as to how we can effectively mitigate against risk.

We do things differently

Our active service proposition includes regular review points with a financial adviser matched with open access to a telephone based support team to ensure that we are consistently in close contact with our clients.

Leveraging technology across our business enables Fairstone to deliver exceptional results and customer service at significantly lower cost than many of our competitors – we believe this is simply an intelligent way of working.



The Fairstone approach

We recognise that the investment world, pension legislation, mortgage products, the healthcare arena and the UK tax framework are ever changing.

That is why it is vitally important for you to have a professional financial adviser that is fully informed and who can be adaptable and provide flexible solutions to your requirements.

Fairstone will work in close collaboration with legal advisers, accountants and tax specialists to ensure that our clients are always in the best possible position. We like to look at things from all angles.

Where appropriate we will also seek to advise on a family account basis so that estate planning, inheritance and long-term care issues are taken into consideration and accommodated in our proposals.

Our culture

Many organisations talk about their values, however, our status as a Chartered Financial Planning Firm means that we are able to demonstrate the highest standards and ethics run throughout all aspects of our business.

The Fairstone Academy is our development programme which allows all advisers and staff to continually learn and reach new heights in terms of their skills and qualifications.

We pro-actively nurture talent by working in partnership with leading Business Schools and Universities to provide a graduate entry point into multiple functions within Fairstone.

All departments within Fairstone operate together with true transparency. We want our clients to benefit from holistic advice that covers the entire financial spectrum and also be able to utilise our team of true sector experts wherever a more complex problem arises.

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Fairstone Corporate Solutions Ltd is registered in England and Wales under No: 06617851.

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Working with Fairstone

At Fairstone, our clients and their families are at the very centre of everything we do.

We place great importance in having a deep understanding of the needs and aspirations of our clients and how these may change over time.

This is clearly evidenced by:

- 40,000 valued clients who trust Fairstone with their financial planning and lifestyle objectives
- 600 new clients moving across to Fairstone in any typical month
- Our commitment to strategically open and acquire new offices across the UK to support client demand



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