The financial planning magazine from Fairstone

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IntelligentWealth Magazine

SHOW ME THE MONEY

HOW TO INVEST YOUR MONEY AND AVOID COSTLY MISTAKES

STARTING A FAMILY
What steps to take to prepare financially

MANAGING THE IMPACT ON YOUR PENSION
Just two out of five have planned for inflation in retirement

SELF-EMPLOYED VULNERABLE TO FINANCIAL SHOCKS
New research highlights that 81% aren't seeking financial advice

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Incorporating one of the UK's largest Chartered financial planning firms, our team of financial advisers offer independent financial advice, investment management and estate planning services.

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Helping you to plan for your future with a tailored investment plan

Retirement planning

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CONTENTS

INSIDE **THIS ISSUE**

Welcome to our latest edition of *Intelligent Wealth*. Inside this issue, it's not surprising that the world of investing can seem complex, especially in the current global economic climate. Investors face an endless supply of market news, many investment choices and often-changing market conditions. There are a number of key principles that every investor should follow with the aim of building an effective long-term strategy designed to achieve their financial goals. On **page 08** we look at the 10 principles that every investor needs to know.

Having a baby is one of the most exciting, life-changing events that you'll ever experience. But along with the joy and happiness that comes with starting a family, there is also the reality of the added costs. On average in 2021, the total cost of raising a child to the age of 18 now stands at £160,692 for a couple and £193,801 for a lone parent. Turn to **page 07** to discover ways to ease the financial burden and protect your new family.

Retirement planning can be complex at the best of times, so it is easy to understand how some people can find it daunting to take into account factors like inflation. The reality is that inflation hurts everyone, but it can be especially harmful to retirees. The current economic climate clearly illustrates just how important it is to consider the impact of inflation on your future retirement income and take proactive steps to manage this. Read the full article on **page 05**.

As more and more people reject the traditional working structure in favour of becoming self-employed, some people could be at risk of financial insecurity as they lose out on employee benefits that offer protection in the present, and financial planning for the future. On **page 06** we look at new research which highlights this group's vulnerability to financial shocks and the importance of expert financial advice.

A full list of the articles featured in this issue appears on **page 03**.

LOOKING TO BUILD WEALTH SOLUTIONS BASED ON YOUR NEEDS?
Everyone has their own unique goals to enhance their wealth. Creating a strategic plan for your future is the best way to ensure that your personal and business goals are achieved. To find out more about how expert financial advice from Fairstone can support you in various areas of your life – please contact us.

Lee Hartley
CEO Fairstone

RISING COST OF LIVING CRISIS

3 TIPS TO MAINTAIN YOUR FINANCIAL WELLBEING

The rising cost of living is one of the most pressing issues facing many families today. The price of food, energy, fuel and other necessities has risen significantly in recent months. This has made it difficult to make ends meet and has put a strain on many household budgets.

Planning for the rising cost of living can be a challenge, especially if your income isn't keeping up with inflation. As many people feel the squeeze as the cost of essential items continues to increase, there are a few important things to consider to maintain your financial wellbeing.

1. REVIEW SPENDING

The rising cost of living can be a real problem, especially if you're not mindful of your spending. Going through your spending with the finest tooth comb can help you find areas where you may be able to cut back, and save money in the long run. Keep an eye on your budget and make adjustments as necessary to ensure that you are aware of your outgoing costs and can adapt your spending accordingly. Being able to see exactly where your money's going will help you to pin down where you can make savings and cuts.

Ask yourself: What's coming in and going out? Can I get something for cheaper? And (often the hardest of all): Do I really need that? Look at the money you have coming into your home – whether that's just you or with someone else. You want to look at every single thing that's going out (there may be a lot more than you think).

2. EMERGENCY SAVINGS

When it comes to financial security, one of the most important things you can do is to keep emergency savings aside for when you need them. Having a nest egg that you can tap into in times of need can help you weather a storm. One method is to create a dedicated savings account that you only use for this purpose. This way, you can easily access the funds when you need them but they remain out of reach for everyday spending.

Aim to build up enough to cover between three to six months' expenses, or as much as you can afford. The best thing to do is make room for your savings in your budget as one of your outgoings. By doing so, it'll help you see your savings as a must, rather than a must-do-later. And if you can, set up an automated payment from your normal bank account straight into your savings account – that way you don't even need to think about it.

3. PENSIONS AND INVESTMENTS

As many people across the country are feeling the squeeze of a cost of living crisis, it's more important than ever to make sure your finances are in good shape. One way to do this is by making sure you don't touch your pension or investments. While it may be tempting to dip into these savings to help make ends meet in the short term, it's important to think about the long-term impact this could have on your retirement plans.

Drawing down on your pension or selling investments could leave you worse off in the long run, so it's important to consider all of your options before making any decisions. Consolidating your old pensions into one could help you cut down on management fees and give you a better picture of how your finances are looking. But before transferring your pensions it is essential to obtain professional financial advice. ■

DON'T FORGET YOUR LONG-TERM FINANCIAL SECURITY

It's important to think about the long term when it comes to your finances. Making short-term decisions could jeopardise your long-term financial security. To discuss your situation or plans or for further information, please contact us.

MANAGING THE IMPACT **ON YOUR PENSION**

JUST TWO OUT OF FIVE HAVE PLANNED FOR INFLATION IN RETIREMENT

Retirement planning can be complex at the best of times, so it is easy to understand how some people can find it daunting to take into account factors like inflation. The reality is that inflation hurts everyone, but it can be especially harmful to retirees.

Whether it's the price of food, fuel, energy or other goods and services that we purchase, inflation is definitely increasing. The current economic climate clearly illustrates just how important it is to consider the impact of inflation on your future retirement income and take proactive steps to manage this.

REACHING HISTORIC HIGHS

Just two out of five (37%) over-55s have planned for the impact of inflation on their spending power when they stop work, according to new research[1]. As the consumer price inflation continues to reach historic highs, many over-55s who are either approaching retirement or have retired are facing an inflation shock as they try to manage their retirement income.

Indeed, 41% admitted they had not planned for inflation or did not know whether they had. The other 22% say they just have not planned their retirement income at all. Interestingly, the current discussion around inflation has impacted people's approach to retirement, with 43% of those who are working full-time planning to factor this challenge in – up from 39% of those who have already retired.

RETIREMENT SPENDING POWER

The current challenging economic situation is also encouraging a more thoughtful approach to retirement, with only 15% of the employed confessing to a lack of retirement planning compared to 23% of those who are already retired.

Among those who say they have planned for the impact of inflation on their retirement spending power, more than a third (34%) say they can rely on the State Pension keeping pace with rising prices while 33% believe their company pension will rise in line with inflation.

INFLATION ROSE SHARPLY

As well as looking to the State Pension and company pensions, the 30% of those who have prepared for inflation say they have anticipated the need for their income to rise each year and have approached their savings accordingly.

Around a quarter (26%) say they have considered how much spending they might need to cut if inflation rose sharply. The main reason for failing to take account of inflation was its unpredictability – 31% say they did nothing because they could not forecast it, while 30% say they had been caught out by the recent increase in inflation after years of stability.

EXPLORE DIFFERENT OPTIONS

The importance of future proofing your finances is clearly moving up the agenda and when you compare retirees with those over-55s who are still working, you can see that the recent inflation shock has encouraged people to plan more carefully.

No one wants to find that as they age, they need to cut back more and more just to make ends meet. While saving as much as possible for retirement and careful planning is clearly important, it is also vital to consider all your assets and to explore different options, whether it is boosting your tax-free savings, downsizing or accessing your housing equity. ■

CONCERNED ABOUT HOW INFLATION COULD AFFECT YOUR RETIREMENT PLANS?

Deciding when to retire is a potentially life-changing decision and can feel like a daunting leap. It's never too early to start thinking about how you should plan to fund your retirement and take into account the impact of rising inflation on those plans. To find out more, please contact us.

Source data:
[1] Key Advice 18 May 2022.

SELF-EMPLOYED VULNERABLE TO FINANCIAL SHOCKS

NEW RESEARCH HIGHLIGHTS THAT 81% AREN'T SEEKING FINANCIAL ADVICE

As more and more people reject the traditional working structure in favour of becoming self-employed, some people could be at risk of financial insecurity as they lose out on employee benefits that offer protection in the present, and financial planning for the future.

New research highlights this group's vulnerability to financial shocks and the importance of expert financial advice to open up conversations to ensure that all aspects of protection are discussed, and that the right solutions are in place to help create financial peace of mind.

FACING FINANCIAL HARDSHIP

If you are self-employed, you may not have the same safety net as those who are employed by someone else. If you become sick or injured and are unable to work, you could face financial hardship without income protection insurance.

Income protection insurance could help replace your lost income if you are unable to work due to an illness or injury. It can give you peace of mind knowing that you will still be able to meet your financial obligations even if you are unable to work.

SEEKING FINANCIAL ADVICE

Over half (57%) of self-employed workers in the UK rely on personal savings when they are not working, yet a massive 81% aren't seeking financial advice according to new research[1]. Nearly two-thirds (64%) of those who are self-employed in the UK revealed they are without a regular income, with just one in five (23%) receiving a monthly pay packet.

The research also found that almost half (48%) of self-employed people see their income fluctuate as a result of owning their own business, with a similar proportion (49%) putting this down to being a freelancer, contractor or consultant.

VULNERABILITY TO FINANCIAL SHOCKS

As the cost of living rises and private rents and mortgages in the UK increase at the fastest rate in five years, a quarter (24%) of those surveyed said they only had enough money to cover such costs for three months if they were unable to work.

With the research highlighting the group's vulnerability to financial shocks and the importance of expert financial advice, worryingly one-quarter (24%) say they hadn't thought about seeking professional advice.

SECURE FINANCIAL PROTECTION

Not being eligible for Statutory Sick Pay (SSP) can prove a real problem for the self-employed and their financial resilience – during the pandemic, a fifth (21%) of all applications to the Test and Trace Support Payment scheme were from this group, according to a Freedom of Information request by The Community Union.

And while many have taken steps to secure financial protection for themselves and their families, 13% of self-employed workers in the UK still don't have critical illness cover or life insurance. ■

NOT SURE WHAT YOU NEED?
When you're self-employed or a contractor, you get the perk of being your own boss, but you wave goodbye to traditional employee benefits like company sick pay. To discuss how we can help protect your future financial wellbeing and to discuss the options available to you, please contact us for more information.

Source data:
[1] The research was carried out online by Opinium Research across a total of 2,002 UK adults (booster sample of 502 self-employed workers and 1,015 renters). Fieldwork was carried out between 21–27 October 2021.

STARTING A **FAMILY**

WHAT STEPS TO TAKE TO PREPARE FINANCIALLY

Having a baby is one of the most exciting, life-changing events that you'll ever experience. But along with the joy and happiness that comes with starting a family, there is also the reality of the added costs.

On average in 2021, the total cost of raising a child to the age of 18 now stands at £160,692 for a couple and £193,801 for a lone parent[1]. These numbers aren't small, which is why it is important to consider your financial planning options before starting a family.

The total cost of raising a child, the report highlights, is the highest it has been since calculations started in 2012. Since 2012, the total cost has risen by 13% for couples and 25% for lone parents. The rise in the last year has been particularly large – 3.6% for couples and 3.3% for lone parents.

Fortunately, there are ways to ease the financial burden and protect your new family.

CREATE A BUDGET

One of the best ways to prepare for the added expenses of having a baby is to create a budget. Track your income and spending so you have a clear idea of where your money is going each month. Then, start setting aside money each month to cover the anticipated costs of having your baby.

If your income is likely to change after the arrival of your baby (for example, if you reduce or stop working) then it may also be a good idea to consider cutting some costs. It can be helpful to sort your expenses into essential and non-essential items so you can find ways to save.

EMERGENCY FUND

Building an emergency fund is a savings account that you can easily access and use in case of unforeseen circumstances. This could help you weather a financial storm that comes your way and keep you from going into debt. Aim to save at least three to six months' worth of living expenses, or what you can afford, so you have a cushion in case of an unexpected financial emergency.

Remember, this is a pool of money that should only be used during times of financial need, for example, resulting from a job loss or unexpected expenses such as major home or car repairs, illness, etc, that can cause real financial hardship.

FAMILY PROTECTION

This is all about having a financial safety net in place so that your family can remain financially secure should the unthinkable happen. Family protection will typically include life insurance, critical illness cover and income protection.

It is also essential to make a Will that shares your wishes after death. You will need to appoint executors and trustees to administer your estate and ensure it is shared in the way you intended it to be. You can also determine who will be your child's guardian, should you die before they become adults.

FINANCIAL FOUNDATION

All parents want to give their child the best possible start in life. As a new parent, one of your key priorities is undoubtedly ensuring that your child has everything they need to lead a happy and successful life. Part of this involves setting aside money for their future – whether it be for their education, purchasing a first property or simply establishing a solid financial foundation. It can also teach them valuable lessons about managing their finances.

When it comes to saving and investing the sooner you begin, the more time the money has to grow. Options may include: Bank/building society accounts, Junior Individual Savings Accounts(JISAs) and a Junior Self-Invested Personal Pension (JSIPP). No matter how you choose to save or invest for your child's future, the important thing is that you start now. ■

TIME TO DISCUSS PREPARING FINANCIALLY FOR YOUR NEW BABY?

When it comes to making the sorts of plans we've mentioned above, the help of an expert can be invaluable. Preparing financially for your new baby doesn't have to be difficult or overwhelming. By following these simple tips, you can ease the financial burden and focus on enjoying this special time with your new bundle of joy. To discuss how we could help, please contact us for more information.

Source data:

[1] https://cpag.org.uk/policy-and-campaigns/report/cost-child-2021

THE VALUE OF INVESTMENTS CAN FALL AS WELL AS RISE AND YOU COULD GET BACK LESS THAN YOU INVEST. IF YOU'RE NOT SURE ABOUT INVESTING, SEEK PROFESSIONAL ADVICE.

SHOW ME THE MONEY

HOW TO INVEST YOUR MONEY
AND AVOID COSTLY MISTAKES

PEOPLE AGED 65 YEARS IN THE UK IN 2020 CAN EXPECT TO LIVE ON AVERAGE A FURTHER 19.7 YEARS FOR MALES AND 22.0 YEARS FOR FEMALES.

It's not surprising that the world of investing can seem complex, especially in the current global economic climate. Investors face an endless supply of market news, many investment choices and often-changing market conditions.

There are a number of key principles that every investor should follow with the aim of building an effective long-term strategy designed to achieve their financial goals.

HERE'S OUR RUNDOWN OF THE 10 PRINCIPLES THAT EVERY INVESTOR NEEDS TO KNOW:

1. SET INVESTMENT GOALS

- It's important that you set yourself investment goals – this will help you stay focused and on track to achieving your financial objectives. With a well-structured plan in place, you can confidently stay committed to it.
- There are a number of factors to consider when setting your goals, such as your age, investment timeframe and risk tolerance.

2. PLAN ON LIVING A LONG TIME, AND SAVING MORE FOR IT

- People aged 65 years in the UK in 2020 can expect to live on average a further 19.7 years for males and 22.0 years for females, projected to rise to 21.9 years for males and 24.1 years for females aged 65 years in 2045[1].
- Investors should start early, invest with discipline and have a plan for their future.

3. CASH IS RARELY KING, AND INFLATION EATS AWAY AT YOUR PURCHASING POWER

- Cash is a popular asset class, but it's important to remember that it is not always king – inflation can erode the purchasing power of your cash, making it a less attractive option in the long run.
- When inflation is taken into account, cash typically lags behind other asset classes such as stocks and bonds, which can mean that over time, cash will generally be worth less in terms of purchasing power.

4. START EARLY AND RE-INVEST INCOME – COMPOUNDING WORKS MIRACLES

- Compounding is often called the eighth wonder of the world – by starting to invest early and reinvesting your income, you can take advantage of compounding to build your wealth over time.
- The power of compounding is so great that delaying investing by even just a few years, or choosing not to reinvest income, can make an enormous difference to your eventual returns.

5. RETURNS AND RISKS GENERALLY GO HAND IN HAND, SO BE REALISTIC ABOUT YOUR OBJECTIVES AND WHAT YOU CAN ACHIEVE

- Of course, you always want to aim for the highest possible return while taking on the least amount of risk. But in reality, there is usually a trade-off involved – the higher the potential return, the higher the risk. And vice versa.
- Therefore, if you want to target a higher level of return, you have to be willing, and able, to tolerate larger swings in the value of your investments along the way.

6. VOLATILITY IS NORMAL, SO KEEP YOUR HEAD WHEN ALL ABOUT YOU ARE LOSING THEIRS

- Volatility is a normal part of the market, so don't let it rattle you – keep your head when all about you are losing theirs, and remember that the best time to invest is often when others are panicking.
- So don't panic when the markets are down. Instead, stay calm and focused on your long-term goals.

7. TIMING THE MARKET IS DIFFICULT, STAYING INVESTED MATTERS

- It's no secret that timing the stock market is difficult. In fact, it's often said that trying to time the market is a fool's errand. By staying invested you ensure that you're participating in the long-term growth of the market, which helps to mitigate the effects of volatility.
- Staying invested in the market allows you to take advantage of opportunities as they arise. By staying invested, you'll be in a position to buy when prices are low and sell when prices are high.

8. DIVERSIFICATION WORKS: DON'T PUT ALL YOUR EGGS IN ONE BASKET

- By spreading your money across different investments, you can minimise your risk and maximise your chances of success.
- Over time, different investments will tend to even out, so the aim is to grow your money even if some investments underperform due to market movements.

9. REVIEW YOUR PORTFOLIO

- Reviewing your investment portfolio allows you to monitor your progress and ensure that your investments are performing as expected, giving you the opportunity to make changes to your portfolio if necessary.
- It helps you stay disciplined and focused on your long-term goals.

10. IF IT SEEMS TOO GOOD TO BE TRUE, IT USUALLY WILL BE

- Promises of high returns with little or no risk are almost always too good to be true – there are a lot of scams out there, and many people looking to take advantage of unsuspecting investors.
- Before investing, consult with a financial professional to help you understand the risks involved. ■

WHAT ARE YOUR LONG-TERM WEALTH PRIORITIES?

Whatever your long-term wealth priorities, our first investment will always be in understanding your priorities and building a personal relationship with you. To discuss your plans or for further information, please contact us.

Source data:

[1] The Office for National Statistics (ONS) – Past and projected period and cohort life tables: 2020-based, UK, 1981 to 2070

TIPS FOR A HEALTHY PENSION AS YOU **APPROACH RETIREMENT**

WHAT REALLY IMPORTANT RETIREMENT QUESTIONS SHOULD YOU BE ASKING?

As you approach the last five years before your retirement, there will be a lot of things to consider. You'll need to think about your finances, your health, your housing situation and your plans for the future to live comfortably in retirement.

There will be lots of questions to ask: How much money will I need to have saved? What will my income sources be in retirement? What kind of lifestyle do I want in retirement? What will my health care needs be in retirement? What are my long-term care needs in retirement? What are my estate planning needs in retirement? What are my tax considerations in retirement?

There are also a number of things to review in order to ensure you have a comfortable and enjoyable retirement.

Things you might want to consider as your retirement approaches. Here are just a few:

TRACK DOWN YOUR PENSIONS

There are a number of ways you can track down a pension in the UK. But the most straightforward is to use the government's Pension Tracing Service to help you find lost pensions – visit: https://www.gov.uk/find-pension-contact-details

The most important thing is to keep good records and to know where your pension money is invested. If you have moved jobs or changed address, update your records with your current contact details. This will help ensure that you receive any correspondence relating to your pension.

WHEN CAN YOU ACCESS YOUR PENSION/S?

The earliest you can currently access your UK pension is age 55 (this will be changing to age 57 in 2028 unless your pension plan has a protected lower pension age). However, this does not mean you automatically receive your pension at this age – it simply means that you can start to take benefits if you wish. The exact amount and how often you receive your pension payments will depend on the rules of the specific scheme you're in.

For workplace and personal pensions, there's no set retirement age, so it's down to the rules of the individual scheme. Some schemes may require you to retire at a certain age, while others may give you the flexibility to carry on working for as long as you want. The decision of when to take your pension is a personal one, and will depend on your individual circumstances.

WHAT'S YOUR PENSION'S VALUE?

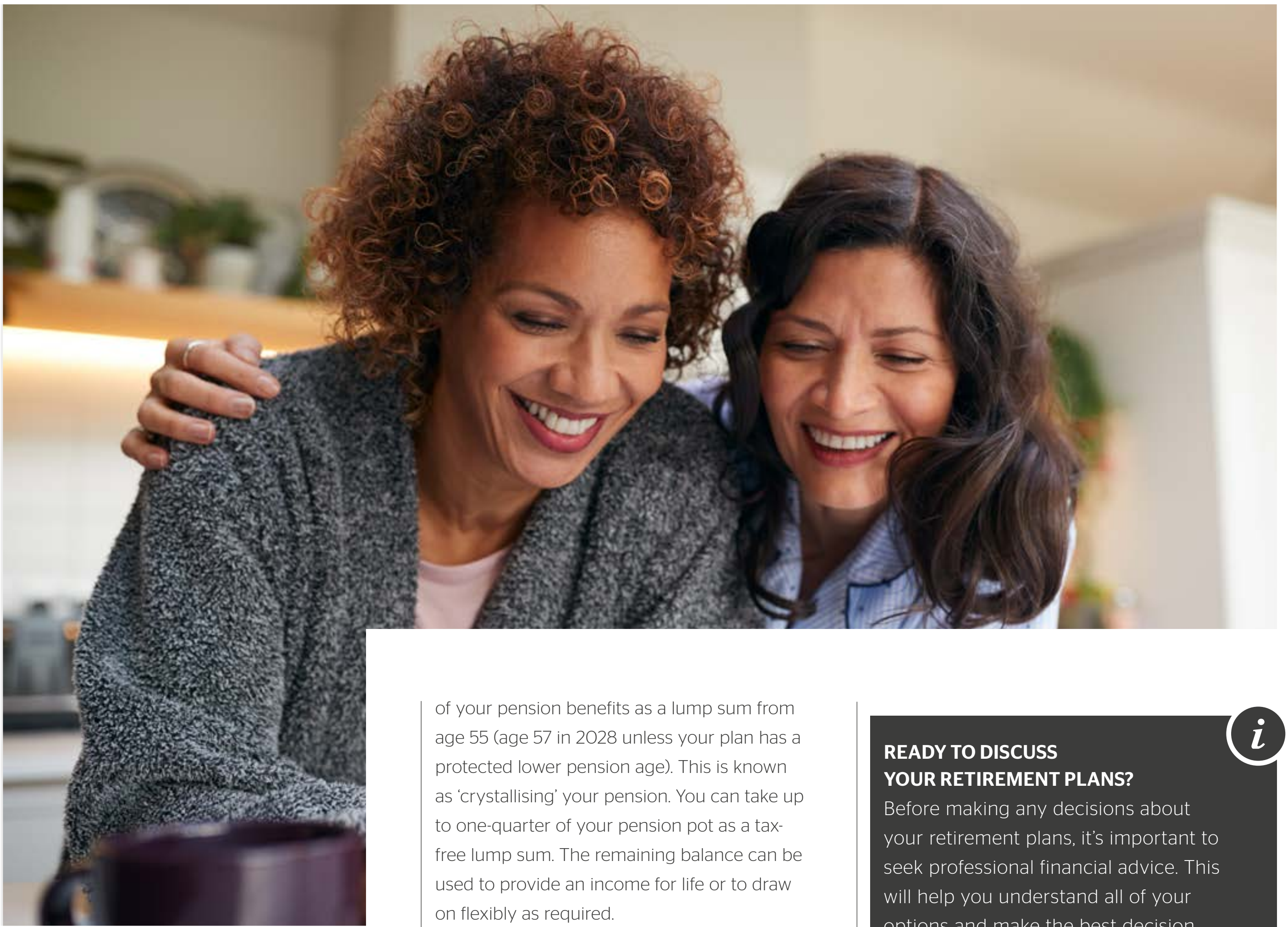
There are many benefits to checking your UK pension's value regularly as you approach retirement. By doing so, you can ensure that your pension remains on track to providing you with the income you will eventually want in retirement.

By keeping track of your pension's value, you can be sure that you are making the most of your investment and are keeping an eye on any changes in the value of your retirement fund. This is important because it will help you identify what adjustments, if any, need to be made to your retirement plans.

GET A STATE PENSION FORECAST

A State Pension forecast gives you an estimate of the amount of money you will receive from the government once you reach retirement age. You can obtain your forecast online through the government's website, visit: https://www.gov.uk/check-state-pension. When requesting your forecast, you will need to provide personal information, such as your date of birth and National Insurance number.

Once you have received your forecast, it is important to keep in mind that the amount stated is only an estimate. The actual amount you receive may be higher or lower than what is indicated on your forecast, depending on a number of factors.



FIND OUT THE VALUE OF YOUR OTHER INVESTMENTS

You need to obtain an accurate estimate of the value of your other investments when planning for retirement. These will play a role in how much money you'll need to withdraw from your retirement accounts each year. If you have a large investment portfolio, you may be able to withdraw less each year, which could help stretch your retirement savings further.

The value of your other investments is likely to impact on how much income you'll need to generate from them in order to meet your retirement expenses. If you have a more modest portfolio, you may need to withdraw more each year in order to cover your costs. Knowing the value will enable you to determine whether you're on track to reaching your retirement goals. If your portfolio is worth less than you had hoped, you may need to make adjustments to your savings and investment strategy in order to realign your retirement plans.

HOW WILL YOU ACCESS YOUR PENSION?

If you have a UK Defined Contribution pension, you may be able to take some or all of your pension benefits as a lump sum from age 55 (age 57 in 2028 unless your plan has a protected lower pension age). This is known as 'crystallising' your pension. You can take up to one-quarter of your pension pot as a tax-free lump sum. The remaining balance can be used to provide an income for life or to draw on flexibly as required.

However, there are some things you should bear in mind before taking this step. Taking all of your pension benefits as a lump sum will mean that you will have less money to live on in retirement. This is because the lump sum above the 25% tax-free amount will be subject to Income Tax. Taking your pension fund as a lump sum does not affect your State Pension, but it can affect certain means-tested state benefits.

MAKE A RETIREMENT BUDGET

It's no secret that retirement can be expensive, especially with the effects of rising inflation. In addition to the obvious costs, like housing and healthcare, there are a myriad of other expenses that can quickly add up. From travel and leisure to groceries and utilities, retirees have plenty of bills to pay. That's why it's so important to create a retirement budget. By understanding where your money is going, you can identify potential areas of improvement.

A retirement budget doesn't have to be complicated. But it should include all of your expected sources of income, as well as all of your anticipated expenses. Once you have a clear picture of your cash flow, you can start making adjustments to ensure you can look forward to enjoying your retirement years. ■

READY TO DISCUSS YOUR RETIREMENT PLANS?

Before making any decisions about your retirement plans, it's important to seek professional financial advice. This will help you understand all of your options and make the best decision for your individual circumstances. For more information or to discuss your requirements, please contact us.

A PENSION IS A LONG-TERM INVESTMENT NOT NORMALLY ACCESSIBLE UNTIL AGE 55 (57 FROM APRIL 2028 UNLESS PLAN HAS A PROTECTED PENSION AGE). THE VALUE OF YOUR INVESTMENTS (AND ANY INCOME FROM THEM) CAN GO DOWN AS WELL AS UP WHICH WOULD HAVE AN IMPACT ON THE LEVEL OF PENSION BENEFITS AVAILABLE. YOUR PENSION INCOME COULD ALSO BE AFFECTED BY THE INTEREST RATES AT THE TIME YOU TAKE YOUR BENEFITS.

THE TAX IMPLICATIONS OF PENSION WITHDRAWALS WILL BE BASED ON YOUR INDIVIDUAL CIRCUMSTANCES, TAX LEGISLATION AND REGULATION WHICH ARE SUBJECT TO CHANGE IN THE FUTURE. YOU SHOULD SEEK ADVICE TO UNDERSTAND YOUR OPTIONS AT RETIREMENT.

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