



# The Spectrum IFA Group

Independent Financial Advisers

## Stuart Faires- Personal Introduction

### Background

Along with the resources of The Spectrum IFA Group, one of Europe's leading independent intermediaries, Stuart Faires brings over 25 years' experience to the financial services industry. He specialises in addressing the unique financial planning needs of expatriates and those with cross-border interests. He has a detailed knowledge of international product providers and tax-efficient structures that can assist in asset building, asset protection and, ultimately, estate planning.

As an independent adviser, Stuart provides his clients with the advantage of unbiased financial planning advice. He has access to many of the world's most respected international banking, investment management and insurance institutions, which brings his clients the competitive advantages and convenience of being able to access multiple managers and product providers through one source.

### Fees

There are no consulting fees for providing you with advice or on-going service. The Spectrum IFA Group receives industry-standard fees directly from the financial institutions with whom they place their clients' business - not directly from their clients.

professional introduction (by financial institutions, employer Human Resources departments or by professional service providers such as accountants, lawyers, trust managers or relocation specialists).

Stuart works with clients of all ages, wealth and financial experience. It is a well-established principle that people who plan for their goals are far more likely to reach them than those who don't!

### Clients

Clients have varied needs, but typically either have disposable income they wish to invest regularly towards their medium to long-term goals, or have accrued capital they would like to invest for growth or to provide an income. Clients are introduced to Stuart either by personal introduction (referral by existing clients), or by means of

### Other Information

Stuart is a member of the Franco British Chamber of Commerce & Industry.

He is a French resident and lives in the beautiful city of Paris with offices in Madeleine.

Email: [stuart.faires@spectrum-ifa.com](mailto:stuart.faires@spectrum-ifa.com)

Mob. +33 (0)6 80 94 79 02

Tel. +33 (0)1 44 83 64 64

Fax. +33 (0)1 44 83 64 65

[www.spectrum-ifa.com](http://www.spectrum-ifa.com)

# Solutions

Stuart is able to arrange access to a variety of flexible and internationally portable products, coupled with our depth of experience and resources, to provide you with sound advice on a number of topics, including:

- ✓ **Life Assurance-linked (tax-efficient) Savings, Securities and Investments**
- ✓ **Impact of expatriate/resident status and choice of "international" v. "local" products on tax liabilities**
- ✓ **Education Planning products**
- ✓ **Retirement Planning products**
- ✓ **Income Protection**
- ✓ **Critical Illness/Disability Insurance**
- ✓ **Inheritance Tax Planning**
- ✓ **Mortgage Broking**
- ✓ **Personal Health Insurance**
- ✓ **Corporate Savings Plans**
- ✓ **Corporate Health Schemes**
- ✓ **International Banking**
- ✓ **Formation of Trusts/ Asset Protection**

# The Next Step

Stuart provides an initial confidential consultation to:

- ◆ Assist you in evaluating existing pension, protection (insurance) and savings/investment provision in a comprehensible manner.
- ◆ Identify and prioritise your financial objectives (short, medium and long-term).
- ◆ Identify how to reach those objectives, on the basis of resources you can comfortably engage. Importantly, we focus on present and future tax-efficiency, product portability, your attitude to risk and events that may threaten the financial wellbeing of you and your dependents.

He will then prepare a report recommending solutions matching your requirements and include any relevant product brochures, key features and illustrations of projected benefits/ returns - to enable you to make an informed decision. Crucially, we are not agents for any particular company- we represent our clients from an unbiased position of independence. We feel that this strongly sets us apart from dealing directly with large institutions, where you may experience less-personal service, a high turnover of staff familiar with your circumstances and there may be a bias to recommend their own products and services.

Our recommendations are made without obligation or charge. You are free to accept our advice wholly, partly or not at all. We are pleased also to negotiate and arrange access to holdings specifically of your choice.

Email: [stuart.faires@spectrum-ifa.com](mailto:stuart.faires@spectrum-ifa.com)

Mob. +33 (0)6 80 94 79 02

Tel. +33 (0)1 44 83 64 64

Fax. +33 (0)1 44 83 64 65

[www.spectrum-ifa.com](http://www.spectrum-ifa.com)