



EMPLOYEE BENEFITS

Improve the success
of your business

ABOUT FAIRSTONE

Fairstone is one of the fastest growing financial services organisations in the UK and Ireland.

We offer clients independent, whole-of-market financial advice, while delivering intelligent investment solutions with no lower wealth limits or exit penalties.

We combine a market-leading service with exceptional client outcomes, which has resulted in Fairstone continuing to carry a Defaqto 5-star rating for our core managed investment portfolios.

Our clients benefit from a full-service offering which includes retirement and estate planning, as well as corporate advice, wealth advice and investment management.



Fully independent, offering clients a complete range of options.



One of the highest-ranked wealth management firms on Trustpilot with a client satisfaction score of 98%.



Our core portfolios have been five-star Defaqto rated for seven consecutive years.



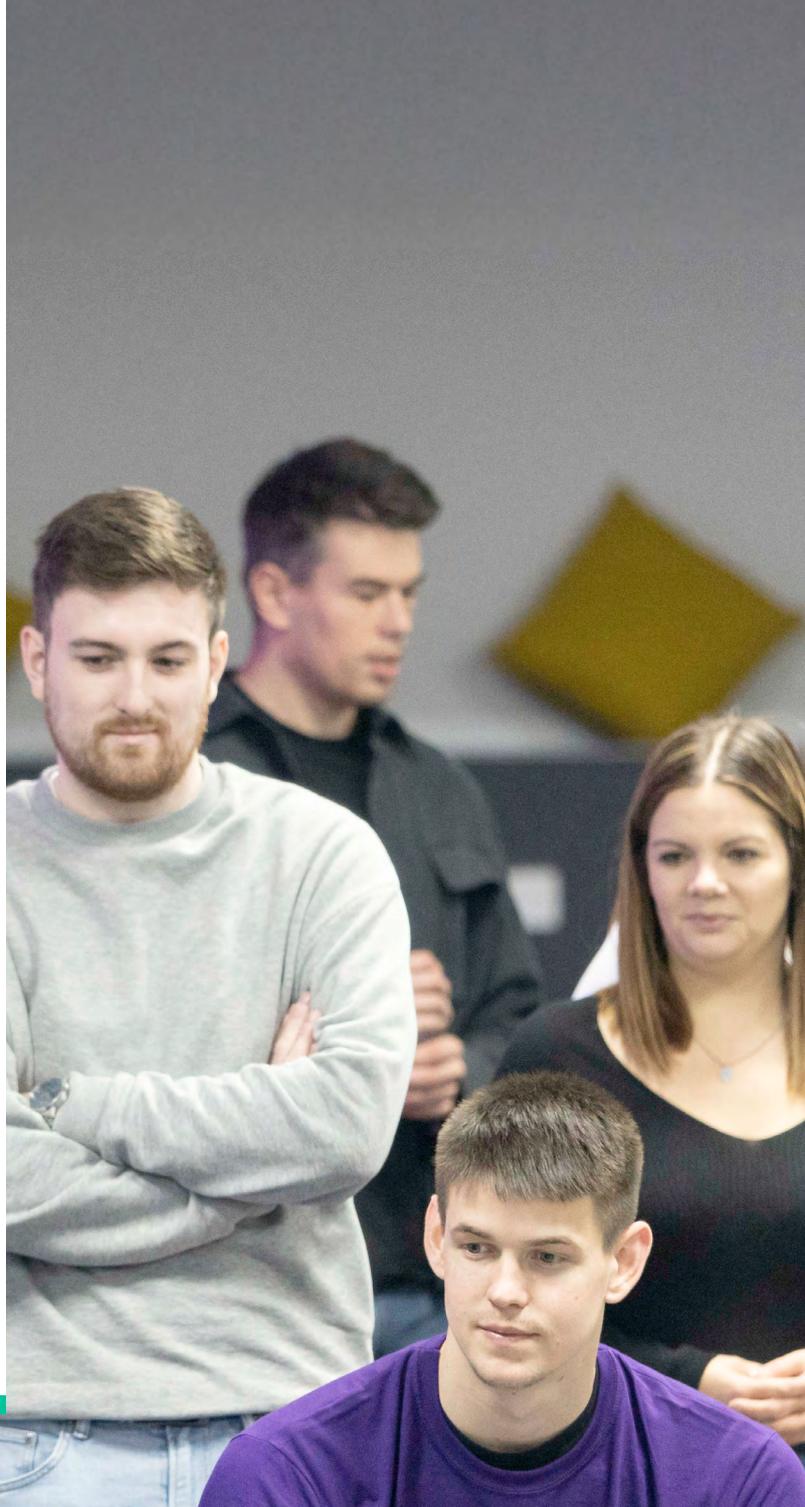
Fairstone includes one of the largest Chartered Financial Planning firms in the UK.

HOW WE CAN HELP YOUR BUSINESS

Employee benefits are the tools to support you to recruit and retain the best talent in your business. They can help motivate colleagues, reduce absenteeism, and enhance employee engagement.

Using our industry expertise and access to the whole of the market, we'll help you develop a solution precisely tailored to your business and your people.

At Fairstone we work with you to design, implement and communicate the right package for you and your employees, in a cost-effective and tax-efficient way.



GET IN TOUCH

BOOK YOUR CONSULTATION TODAY:

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info@fairstone.co.uk

www.fairstone.co.uk

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THERE IS A VAST RANGE OF BENEFITS AVAILABLE, INCLUDING:

SECURITY AND PROTECTION	HEALTH AND WELLBEING	LEISURE AND LIFESTYLE
Pension	Private medical insurance	Tax-free childcare
Life assurance	Dental insurance	Shopping discount and cashback scheme
Income protection	Health screening	Bike to work scheme
Critical illness cover	Health cash plan	Holiday purchase and sale
Employee Assistance Programme	Onsite or online courses, training and wellbeing	Gym discounts

YOU CAN ALSO ADD YOUR OWN WORK-LIFE BALANCE BENEFITS, FOR EXAMPLE:

Birthdays given as a holiday	Long service vouchers or extra holidays	On-site social activities and services
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As well as helping you implement your bespoke package, we'll also help you communicate the benefits to your employees effectively.



EXPERT ADVICE TO ENHANCE YOUR PENSION SCHEME

We will help you by completing a full comparative analysis of the features and structure of your scheme, recommending enhancements where necessary.

By promoting your pension scheme to colleagues, with easy-to-understand information and coaching, you can improve their ability to plan for their future.



PENSION CONSULTANCY

We will help you to ensure your pension scheme processes work efficiently, whilst reducing the time it takes to manage the administration. We will also design and deliver the pension communication strategy for your staff.

Our service includes:

- Group presentations about your pension scheme.
- One-to-one and dedicated financial support for every employee.
- Bespoke information pack about your scheme to supplement statutory letters.
- Reviewing the pension scheme contributions to ensure you remain within statutory requirements.

PENSION GOVERNANCE

There are strict rules for auto-enrolment workplace pensions, which extend to the quality, terms, and charges within the pension scheme.

Auto-enrolment legislation has changed considerably in recent times, meaning existing schemes may not offer members the flexibility available to enjoy retirement to the full.

Giving your team a quality pension scheme is important, not just to be legal, but also to help attract and retain great employees. Having in place an annual Governance meeting will help you to maintain oversight and evidence the quality of their pension scheme and processes, whilst proactively promoting the benefits to your employees.

SALARY EXCHANGE

You and your employees can save National Insurance on pension contributions through a salary exchange arrangement. This can save both you and your employees money without compromising your pension offering.

Salary exchange can be communicated as a new 'perk' and the savings you make could help fund other benefits in the workplace, such as Death in Service.



PROTECTING YOUR PEOPLE

GROUP DEATH IN SERVICE

Any death is tragic, but the loss of someone who supported their family financially can have serious financial implications for their dependants. With Group Death in Service cover in place, it can help your business provide employees' families with a level of financial support, at a time that is highly charged with emotion and with unexpected considerations for everyone involved.

Group Death in Service cover can provide dependants with a lump sum and a dependants' pension, should an employee die while they are employed by you. All proceeds are typically paid quickly, are tax-free and are not a taxable benefit in kind for the employee.

Death in Service is a valued benefit by employees at a relatively low cost to employers. As an independent company, we can source solutions from the whole of the market to find you the right cover to suit your needs.





GROUP INCOME PROTECTION

Group income protection is designed to help employers manage long term sickness absence more effectively. Employees value this benefit as nobody likes to think about getting ill, but mortgages, bills and general living expenses do not stop, even when they are unable to work.

Group income protection provides a continued income and rehabilitation support if an employee is unable to work because of illness or injury. The benefit is paid to you as the employer, which you pass on to your employee through your normal payroll.

When employees are unable to work as a result of illness or injury, group income protection helps you to support them financially through what can be an emotionally and financially stressful time. It also allows you to keep their position open for them and reduce the financial burden to the business.

Income protection options:

- Typically, up to 75% of salary can be covered.
- Benefits paid on limited basis e.g. 2 years or through to pension age.
- Employer liability to National Insurance can also be covered, as can pension contributions.
- Optional final lump sum payment.
- Initial lump sum on cancer diagnosis*.
- Sick pay insurance for short term absence, starting from 1 week.

**Terms and conditions apply.*

GROUP CRITICAL ILLNESS PROTECTION

Group critical illness protection focuses on the financial needs of employees during one of the most stressful points of their lives, helping them through their treatment and recovery. It offers a 'living benefit' paid in the form of a one-off tax-free cash lump sum.

Nothing in life is certain, and the diagnosis of a critical illness such as cancer, a stroke or heart attack is a reality that many individuals have to face. With the right support, many people diagnosed with a serious illness are able to make a full recovery and return to work.

With group critical illness protection in place, an employee can use the lump sum provided to help towards any expense they choose, such as treatment costs, nursing care, financial commitments, or changes that their illness necessitates to their lifestyle or home.

Often, a tiered approach is best for group critical illness protection, linked to seniority and service. This benefit can run in conjunction with group income protection to provide comprehensive financial support.



GROUP PRIVATE MEDICAL PROTECTION

A group private medical protection scheme can help you reduce the costs of sickness absence.

By providing access to private medical diagnoses and treatment, it can support managers when it comes to handling sickness issues or help to keep employees working through more timely interventions.

As NHS waiting lists grow longer, private health care is becoming increasingly viewed as a necessity rather than a luxury. Accessing private medical treatment without the financial protection of these schemes can often be out of the reach of many people.

Private medical cover will often allow your employees to facilitate treatment at a time and place that is convenient for them. Depending on the policy, cover can extend to treatments such as physiotherapy and access to GP appointments which might otherwise take some considerable time to address.



There are two methods by which an insurance company can offer terms, and these are known as a 'moratorium' or 'fully underwritten' schemes. With a moratorium scheme, your employees do not have to provide detailed medical information; however, pre-existing conditions are not covered under the plan, unless the employee has been symptom-free for a period of between generally 3 to 5 years.

With underwritten schemes, your employees are asked a number of medical questions in order that the insurer can decide whether it wishes to insure them for specific conditions and if the premium quoted is sufficient to cover the risks for which they are to be insured.

A policy excess is the amount of any claim which you are responsible for paying. In addition to the mandatory excess applied by your insurer, it is possible to reduce your premium by selecting a higher voluntary excess.

Cover can be extended to incorporate the employee's family members, which may be offered to some or all employees.



PROTECTING YOUR BUSINESS OPERATIONS

The death or serious injury of a key director or employee can cause significant consequences for business including:

- Loss of profits
- The recall of loans
- Reduced capacity
- Loss of key clients/contacts
- Reduced practical know-how

You can reduce the risks for yourself and your business with the following protection options:

SHAREHOLDER PROTECTION

In the event of death or serious illness, there are typically two situations to consider:

- 1 If the shareholder's beneficiaries decide to sell the inherited shares. Depending on who they sell to and how they sell, this can impact the remaining shareholders and the business.
- 2 If the remaining shareholders wish to purchase the shares but lack the adequate funds to do so.

Shareholder protection, in conjunction with the appropriate legal wording, can help by setting out how shares are to be managed if a shareholder passes away.

The policy can also include critical illness and is taken out on the lives of each shareholder by either fellow shareholders, or the business.

Should a shareholder die or become critically ill, the protection can be used to purchase the shares of the holder, ensuring the business continues as planned and the beneficiaries of the shareholder receive the true value of their holding.

LOAN PROTECTION

Most businesses will have some form of commercial debt and the average business borrowing currently stands at £344,000. This can include overdrafts, commercial loans/mortgages, or directors' loan accounts. These types of liabilities can be protected against both death and diagnosis of a critical illness.

RELEVANT LIFE PLANS

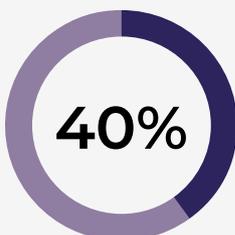
Possibly the most under-used business protection product available are relevant life plans. They enable large businesses to set up group life plans, providing cost-effective life assurance protection for employees and directors alike.

This is particularly useful for business owners as it can provide life cover for themselves, paid for by the business with no adverse tax implications (P11d) and in the event of death, the sum assured can be paid without impacting on their estate from an inheritance tax perspective.

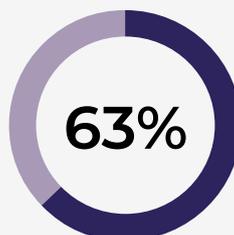
KEY PERSON INSURANCE

Key person insurance is a policy that helps to safeguard a business against the financial impact of death or critical illness of a key person during the policy term. It will usually cover the cost of recruiting and, if required, training a replacement as well as the value of lost business.

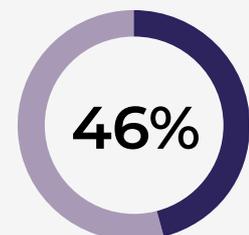
THE DEATH OF A KEY PERSON COULD HAVE A SIGNIFICANT EFFECT ON YOUR BUSINESS



of businesses cease trading within one year



of sole traders cease to trade immediately



of new businesses cease to trade immediately



ENHANCE RECRUITMENT WITH ATTRACTIVE EMPLOYEE BENEFITS

FINANCIAL EDUCATION AND WELLBEING

There is a clear link between wellbeing and productivity. Poor financial wellbeing is often connected to poor mental health.

Here's where we come in. Our services will educate and empower your team, reducing their financial worries, protecting them against

financial shocks, and helping them to plan for the future with confidence.

Many cost-effective resources are available and just need promoting or communicating in an engaging manner, to empower individuals to be more financially confident and resilient.

Here are some examples of how we can help:

- One-to-one confidential meeting for individual members of staff, to answer common questions. From “How much will it cost me?” and “What will it be worth at retirement?,” to “What can I do with my old pensions?”
- Individually allocated financial support for employees.
- Mortgage Clinics, offering a quick confidential conversation with a mortgage expert to check on rates and eligibility, reducing the need to take time off.
- 45 minutes + Q&A: Financial education webinars.

Topics covered in our webinars include:

1 Understanding pensions, the basics of how they work, investment risk, and planning for the future.	2 Budget, plan and protect – life skills in money management, protecting against financial shocks and planning for the future.
3 Retirement options for your pensions and the state pension.	4 Savings and investments.
5 Life cover, sick pay insurance and critical illness: what are they and what do I need.	6 Why you need a “When I’m gone” file and how to do it.

In our experience of offering financial education and wellbeing programmes, one-to-one sessions with staff are often the most valuable. We have found that combining these sessions with presentations and other information is highly effective in helping employees become more financially confident and resilient. Such sessions do not need to take up lots of employee time - even a 15-minute one-to-one can be really beneficial to people.

REWARD PACKAGES

DISCOUNT SCHEMES

A discount scheme offers your employees savings on everyday shopping, days out and even holidays. The scheme combines some of the very best offers and types of discounts on the market.

Discount schemes focus on providing discounts with many popular retailers. This ensures that employees can save on what they actually want to buy. An email is sent each week, containing a set of offers which are a mix of:

General offers	Offers specially selected for individual employees	Exclusive offers which are not found elsewhere
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We can work alongside you to identify and engage with discount and reward scheme providers.



OTHER REWARDS

Rewards don't need to mean more costs. Often the symbolic value of a reward can have a positive impact on an employee's wellbeing.

A discount scheme can be implemented at negligible cost, but with potentially significant savings for the employee.	You can choose to use gifts, such as vouchers or events, to acknowledge employees' efforts publicly.	You might want to include extra holidays on a work anniversary to make an employee feel valued.
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SPECIALISED NEEDS

Shareholders, directors, and senior employees will have different needs. They may need more specialised advice, extra services, and support, which could include:

- Tax planning
- Pension planning
- Pension Annual Allowance planning
- Separate Death in Service arrangements
- Shareholder protection
- Key Person Assurance
- Relevant life plan
- Pension analysis and consolidation

BUILDING YOUR REWARD PACKAGE

Identifying what is important to you and your staff is key to developing and communicating effective remuneration and reward packages.

Once you have identified what to include in your scheme, you can move on to the implementation phase. Whether you're reviewing or extending your existing scheme or introducing an entirely new offering, your approach can be phased in for maximum traction and to suit your budget.

We can help you find the right balance and communicate the rewards available within your organisation in a positive way. We can provide comprehensive support which is tailored to your organisation, providing staff briefings and one-to-one advice to your employees.

Technological developments also mean that online benefit platforms are now available. This allows you to provide interactive, online benefit portals for your employees to access at home.



HOW WE CHARGE FOR OUR SERVICES

Protection schemes require no additional fee to be paid by the employer or employee as commission may be payable.

Workplace Pension Scheme Consultancy and Governance fees are paid for by the employer. We will provide you with bespoke costs and charges prior to any work being undertaken. Prior to this point, all costs are covered by Fairstone.



HOW THE PROCESS WORKS

1

ENGAGEMENT

This is an opportunity for you to meet your adviser and discuss what you need, ask any questions, and understand our services and charges in more detail.

2

DISCOVERY

Meetings with you to establish any schemes you already have in place; salary structures; employee demographics; your goals and your budget. We will provide initial pricing.

3

DESIGN

We will work with you to design the rewards package within your budget. We will finalise whole-of-market research to secure competitive rates for the levels of benefits.

4

IMPLEMENTATION

We will explain the products, risks, and costs, and handle all the implementation on your behalf.

5

REVIEW

We provide a personalised and structured ongoing review service, so you and your staff understand the support available. We will keep you updated with the relevant legislation and manage the quality and administration of your scheme(s).

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