



**Thornton Associates**  
[www.thorntonfs.com](http://www.thorntonfs.com)

**Sharon Sutton - APFS Chartered Financial Planner**

Sharon has been awarded the prestigious title of Chartered Financial Planner by the Chartered Insurance Institute (CII). The chartered title is an exclusive title only awarded to individuals who meet rigorous criteria relating to professionalism and capability; this is currently held by approximately 1500 individuals and is the Isle of Man's first. Sharon specialises in providing advice on investments and advising clients with multijurisdictional backgrounds, both personal and business. She is a member of The Personal Finance Society and adheres strictly to their Code of Ethics and Conduct and is particularly committed to lifelong learning. She is married to Julian; they have a son, Luke and live in Glen Vine. Her interests include cycling and keep-fit. She competed for the Isle of Man as a cyclist in the 2002 Manchester Commonwealth Games and been successful in several Island Games. She has served as a member of the Isle of Man Sports Council (now re-branded Isle of Man Sport) since 2000, and currently chairs a subcommittee.

Sharon has just become an IOM Insurance and Financial Services Institute Council member for the first time and is a member of the constitution, membership and dinner committees. Her main goals are to drive forward professionalism within the local IFA community and encourage implementation of the RDR and TCF initiatives currently going on in the UK.

**Thornton Associates** are the Isle of Man's first and only Chartered firm of financial planners, a title awarded to us in February 2009 by the Chartered Insurance Institute. This means we have satisfied rigorous criteria relating to professional qualifications and ethical good practice. It means you can be confident that you are dealing with one of the British Isles leading firms of Financial Advisers, wholly committed to providing you with the best possible financial advice, service and support, whilst being based offshore.

**Our Strengths;** making financial plans which are simple and achievable. We ensure our clients, their families and businesses are kept up to date as their circumstances, goals and the financial world changes. We are experienced in advising new clients moving to (and from) the IOM from other jurisdictions, and also working with other professionals to provide 'joined up' thinking. Financial Planning works best when all aspects can be balanced to provide the optimum solution to your needs - this is our aim. Whilst experience is extremely important, we feel our continually increasing level of Financial Planning qualification allows us to keep at the forefront of the constantly changing financial scene.

**Our Service;** Independent Financial Advice to Isle of Man residents and to expatriates; aiming to provide a highly personal and effective financial planning service for individuals, the self-employed and small to medium sized businesses from a highly regulated Offshore jurisdiction. In this current climate it is probably even more necessary than ever that all avenues are pursued in the protection of personal, family and business assets and lifestyles. Investment advice is a speciality; we work with you to attempt to achieve not only your medium term goals, but also perhaps with a view of passing wealth onto the next generation tax efficiently.