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Financial Health Check

Helping to provide financial security and peace of mind for the future.

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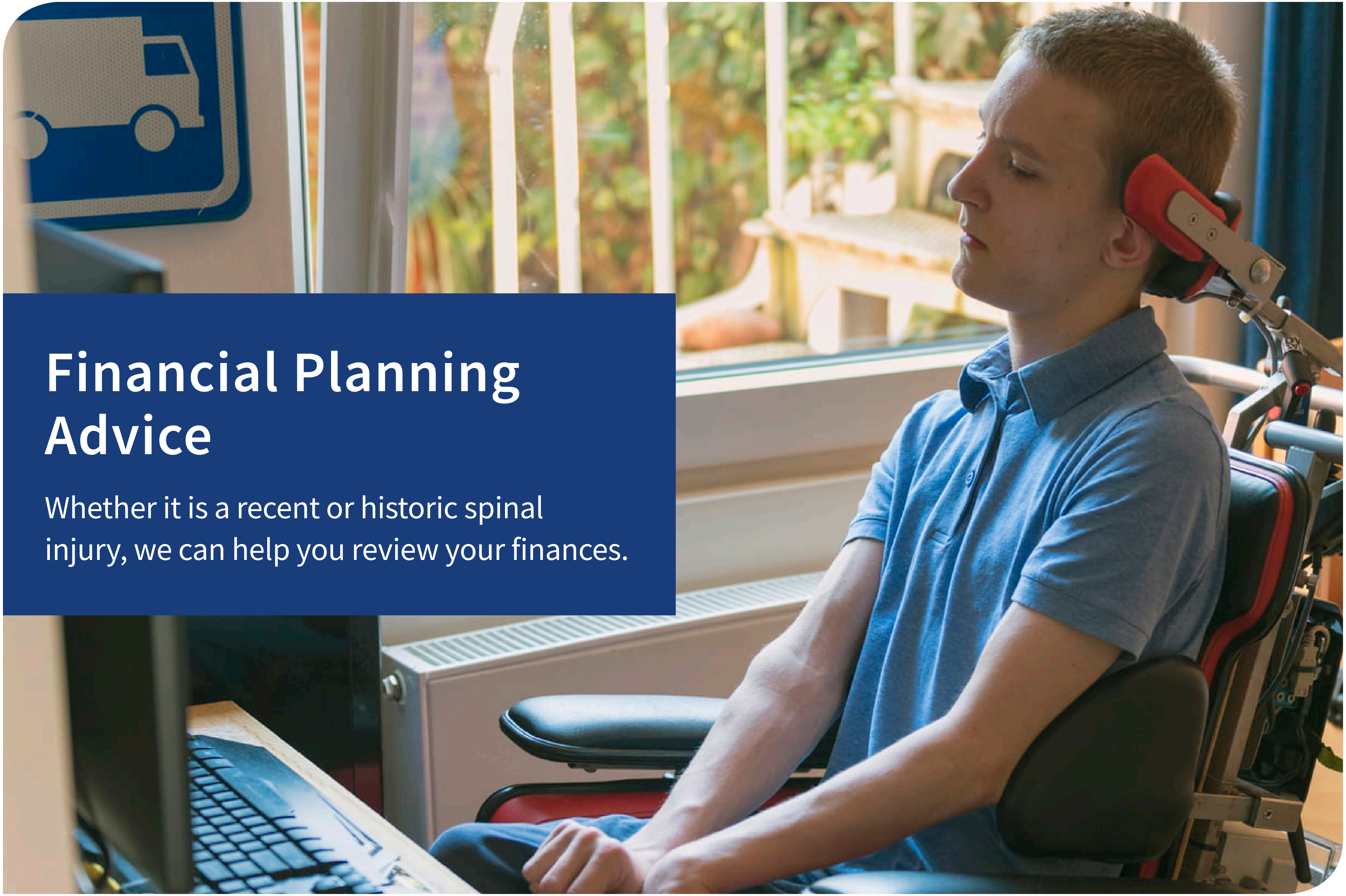

Financial Planning Advice

Whether it is a recent or historic spinal injury, we can help you review your finances.

Financial Planning Advice

If you've suffered a spinal injury we understand that you may need some help with your financial situation. We're here to give you and your family all-round financial planning advice, whatever stage you are at. Whether your spinal injury is recent or historic, we can help you review your finances.

Our financial planners understand how much of an impact a serious injury or illness can have on your finances. We'll guide you through adapting your finances to your situation and keeping them on track, so you get stability and peace of mind.

Our goal is to ensure that your money looks after you both now and in the future so you can live a fulfilled life. We have been providing financial advice to people who have suffered a spinal cord injury for over 20 years and have developed our services to ensure we can meet all of our client's financial needs.

*Legal services are provided by Irwin Mitchell LLP which is regulated by the Solicitors Regulation Authority (SRA). Financial planning and wealth management services are provided by IM Asset Management Limited which is regulated by the Financial Conduct Authority (FCA).

Proud to be a trusted financial partner of the Spinal Injuries Association

"The SIA are delighted to be working with Irwin Mitchell as one of our first Trusted Financial Partners, and we know that their support will make a vital difference to our members, and their chances of a fulfilled, independent life after injury.

The inclusion of their team into our Support Network is a huge step towards our plans to offer holistic support to every person affected by spinal cord injury, and we are looking forward to an exciting partnership ahead"

Spinal Injuries Association on the importance of the partnership

sia Trusted Partner

How Can a Financial Health Check Help?

Understanding your current situation, so you can focus on what really matters.

How Can a Financial Health Check Help?

When your entire world has turned upside-down, we're here to answer whatever financial questions you might have. We'll help you put your long-term plans back together so you can make informed decisions about your finances – both now and in the future.

You may need to re-assess family plans and arrangements. We can help you plan how to pass on your home and other assets, or help protect loved ones who might now be carers or sole family earners.

Most importantly, you'll have the reassurance that we're looking after your ongoing financial needs and that you're getting the right advice when you need it. Our Financial Health Check is carried out by a fully regulated and experienced financial planner. There's no cost to you for this initial meeting. There's also no obligation to work with us going forward.

We can assess your financial situation and advise on:

- Making new budgets and cutting down costs
- Benefits and tax reliefs
- Managing debt
- Releasing pension money early
- Effective and tax-efficient investments.

What Happens Next?

Helping You Move Forward

You can learn more about how we can help you manage your finances in an initial meeting with one of our advisers. There's no obligation to go ahead with any of our services and we'll keep anything you share with us totally confidential.

From the moment you instruct us you'll have a team of financial professionals working with you:

Dedicated financial planner - you'll be assigned a dedicated financial planner supported by a team of professionals who'll be responsible for making sure we achieve the best outcome for you and your family

Continuing guidance - from our first conversation we'll ensure that everything is explained to you and we'll continue to guide you through every step of the way

Specialist advice - why not get in touch by phone or email and we'll contact you within one business day to arrange an appointment at a time and place that's convenient for you.

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Our Client Stories

David's Story *

After an accident at work, David was paralysed from the chest down and unable to work again. Still in his 40s, with two teenage children, the loss of his earnings quickly sent the family into financial hardship.

Our financial planner introduced the family to someone who restructured their mortgage to reduce their monthly expenses, and helped them 'unlock' cash from a seemingly inaccessible 'sharesave' scheme.

He also helped David release his employer's pension early and ensured that his family were getting the most out of their state benefits.

These seemingly small changes considerably improved the family's finances, allowing them to focus on David's recovery.

Catherine’s Story *

Catherine had been involved in a traffic collision and had sustained considerable life-long injuries which left her unable to work. She was struggling to keep up the payments on her mortgage, and had been kept up at night worrying about her house being re-possessed.

One of our planners found that Catherine had an insurance policy which she’d taken out many years ago and forgotten about. The planner helped Catherine with the complicated claims process, and she received a lump sum big enough to clear a large amount of her outstanding mortgage.

Through our Financial Health Check service we aim to provide valuable and reassuring guidance for families undergoing significant readjustment and stress. The value of financial peace of mind should never be underestimated. We’re on hand to help you to sustain you and your family’s financial security, and help you achieve a greater quality of life.

Martha's Story *

Martha was struggling financially while making her claim.

Martha mentioned to one of our financial planners that she'd been a school teacher many years ago.

We contacted the Teacher's Pension scheme for Martha's and found that she could access a lump sum of money and also a regular pension.

This significantly eased her financial difficulties.

* All names have been changed for client confidentiality.

What Else Can We Help You With?

Find out about our other services for you and your business.

What Else Can We Help You With?

Whether it's business or personal we understand that everyone's situation is different.

If you need legal advice or support with financial planning, we're here to offer an expert hand with a human touch, so you're able to focus on what really matters.

We're here to help you with:

- Buying or selling a house
- Commercial disputes
- Employment issues for businesses
- Family and relationships services
- Financial planning and wealth management*
- International and cross-border matters
- Personal injury services
- Regulatory and compliance issues
- Tax and trusts
- Welfare and healthcare matters
- Wills, Trusts and probate services.

* Financial planning and wealth management services are provided by IM Asset Management Limited which is authorised and regulated by the Financial Conduct Authority. Its Financial Services Register Firm Reference Number is 402770.

Contact Us

If you'd like to learn more, we'd be happy to help.

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Find out more

Thank you for reading

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