IM Asset Management

Personal Injury Financial Planning

Post-settlement Expert Advice

We know that a serious personal injury can be a life-changing and distressing experience and we understand there are concerns when dealing with long-term financial needs. Our financial planners are caring professionals who are committed to ensuring a secure financial future for our clients.

At IM Asset Management, we specialise in providing expert advice to personal injury lawyers, deputies, trustees and claimants on how to make the most of a personal injury award.

With post-settlement advice our team of independent financial planners provide flexible and imaginative solutions that combine a range of different financial elements to produce a complete, cohesive investment strategy.

We are dedicated to providing first class solutions that meet the long-term financial needs of personal injury claimants.

We work closely with the client's families to ensure that our advice is based on the individual needs of each client.

How does it work?

We begin by finding out as much about each client as possible to generate an in-depth report. This is based upon a complete picture of each client's needs, rather than just the investment need, and means we can:

- Choose the optimum balance between generating income and generating growth
- Select the most tax-efficient structure
- Select the most appropriate level of capital protection
- Advise on all aspects of the client's financial position

Implementation and monitoring

Our financial planners consider the level of investment risk the client is comfortable with and the level of investment risk required to meet income and spending needs and then decide how to spread a client's money long-term across different asset types including:

- Court of protection special account (where applicable)
- Bank deposits
- National savings including premium bonds
- Government and corporate bonds
- Property
- Equities (UK & International)
- Commodities such as oil and gold

We use a range of products (collective investments) such as OEICs and Offshore Investment Bonds in order to manage and where possible mitigate tax. Our detailed investment plans project how income will be produced over the coming years and is updated each year.

A discretionary approach

We use a discretionary investment management approach. This means that once the investment profile and portfolio/ asset mix is agreed, our Investment Management Team will make investment decisions for each client for each individual transaction.

Acting within the agreed parameters, this allows us to manage the portfolio on a daily basis, making instant decisions and taking advantage of any opportunities as they arise.

A safe and trustworthy home for your investments

With IM Asset Management, you can be sure of specialist, independent and impartial advice.

IM Asset Management is owned by Irwin Mitchell LLP, the fourth largest litigation law firm in the UK, specialising in Personal Injury work. As IM Asset Management is not tied to any financial institution and is independently authorised and regulated by the Financial Services Authority, you can be assured of professionalism and confidentiality at all times. As an FSA-regulated firm, we provide high levels of investor protection including significant professional indemnity insurance.

On-going service

- Our team of experts has substantial knowledge and experience of working with personal injury lawyers, deputies and trustees. Over 90% of our clients are in receipt of personal injury awards. At the beginning of 2011 we managed in excess of £240m* for over 500 clients.
- Our financial planners design a strategy that aims to meet the client's lifetime spending requirements taking into account the level of investment risk that is acceptable to the claimant and their family over the short, medium and long-term.
- In addition to this, our planners have expertise in tax planning and consider how best to reduce the tax payable on the claimant's investments.
- The key difference at IM Asset Management is that our financial planners and investment managers work closely together to provide an in-house bespoke service. This leads to significant costs savings as we are able to eliminate the need for third party investment managers.

About us

We offer a nationwide service from our offices in Birmingham, Glasgow, Leeds, Manchester, London, Newcastle and Sheffield, and currently have over 500 clients and manage funds worth over £240m* on their behalf.

Other services we offer include pre-settlement advice where we advise solicitors and claimants on whether a periodical payment is appropriate and how much, if any, of their claim should be settled by way of periodical payment.

We also have our own team of in-house investment managers who manage funds and portfolios. Based on a disciplined process which utilises a number of established investment strategies, the team has many years' experience of managing investments throughout the world and across different asset classes.

* as at 31 March 2011

How to contact us

For further information, please contact our Client Services team on:

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