

## Personal Injury Financial Planning

### Pre-settlement Expert Advice

IM Asset Management is an independent financial planning and investment management company dedicated to providing first class financial solutions and specialist services to clients in receipt of personal injury awards. We provide both pre-settlement expert financial advice and post-settlement investment planning and management.

With pre-settlement advice 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 a periodical payment.

Consideration of periodical payments for high value personal injury cases is essential.

We are one of only a few firms who specialise in offering this kind of advice and have a proven track record of successfully advising claimants.

#### How does it work?

Our simple but effective process starts by analysing the potential size of the claimant's award, their life expectancy, future needs, objectives and present financial circumstances.

We then use specifically designed financial modelling tools to decide upon how to best structure a claimant's award and then provide a full range of pre-settlement services including:

- Meetings with claimants, their families and solicitors to discuss in simple terms the advantages and disadvantages of the settlement options.
- Expert financial reports with detailed breakdowns and calculations to establish whether we believe periodical payments or lump sums are the best option (these reports can be used by the Court if required).
- Meetings with all parties to discuss the most suitable option as contained in our expert report.
- Advice on indexation issues.
- Impact of any change in the discount rate.

Working closely with some of the leading personal injury law firms we have been involved in many high value claims and have in-depth experience in providing advice to the Courts.



## Our independence

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

Although owned by Irwin Mitchell LLP, we operate independently and are experienced in dealing with barristers and solicitors from other firms who specialise in the personal injury market.

Other law firms can be assured that our professionalism, independence and work is dealt with in total confidence.

## About us

We offer a nationwide service from our offices in Birmingham, Bristol, 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 post-settlement financial planning where we combine a range of different financial elements to produce a complete and cohesive investment strategy.

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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