

Personal Injury Financial Planning

Post-settlement Expert Advice - Your Questions Answered

Set out below is a summary of the key questions we are often asked by claimants and their families.

What will I receive from my investments?

- A regular income (if required).
- Easy access to all or part of the investments.
- The potential for long-term capital growth of your personal injury award.

Who will look after my investment needs?

- You will have a team of specialists looking after every aspect of your needs. You will have a dedicated client relationship manager and an experienced financial planning adviser to understand your needs and who works daily alongside lawyers, deputies and trustees.

How will my award be invested?

- IM Asset Management's discretionary fund managers use the full spectrum of investments consisting mainly of cash holdings, government and corporate bonds and major UK company shares (also known as equities). They can also include exposure to investment opportunities from International shore markets such as North America and Europe as well as emerging markets and the Far East if requested. The composition of your investment portfolio will depend on the level of risk acceptable to you.
- Our investment management approach is based on analysing what is happening within investment markets today and what has happened in the past in order to identify market trends to determine when and how to invest.

- Our approach aims to deliver the long-term returns associated with stock market investments, but limiting the level of risk taken to achieve it. Our process uses a clear asset allocation strategy, aiming to be in the 'right place, at the right time' and to capitalise on growth and income opportunities.
- Our investment process is different to most other providers and we believe it is the most suited for those with personal injury awards. It is a process for the long-term, but is active and keeps pace with the markets.
- For the majority of our clients, their preference is for a Balanced Portfolio of all asset types, but with the emphasis on achieving income in the short-term and growth over the long-term to combat inflation. This is achieved by using one of four Risk Graded Portfolios.



How do you deal with investment risk?

- Our process ensures that we do everything we can to manage investment risk and preserve capital. The capital is initially invested month by month over a 12-month period rather than having everything invested from day one.

How will I be kept up to date with my investments?

- You will have regular meetings with one of our financial planners (we recommend at least once a year) to discuss your portfolio, the strategy being pursued and any developments that may impact the investment strategy. This is also a chance for you to tell us about any changes in your circumstances.
- You will receive quarterly valuations containing an analysis of the investment portfolio, its performance and a market update.
- You will receive annual updates showing how the investment returns are impacting upon your long-term financial requirements.
- Once a year, you will receive a statement of transactions containing the necessary information to complete a tax return.

How do you calculate what returns are required?

- We calculate how long the award (a lump sum and/or periodical payments) may last using different rates of return and expenditure scenarios.
- We will then build a strategy designed to meet the required returns taking into account the level of risk that is acceptable to you.
- We achieve this by combining cash reserves to cover day to day spending and emergencies, and investments that aim to generate the longer term growth and income.

What are your charges?

- Our charges are very competitive, starting at 0.65% pa plus VAT. This is discounted when incorporating our own funds in the portfolio, which can lead to substantial savings compared to other companies.
- We have no initial setting up fees which can mean significant savings. We do not charge for the financial planning or for setting up the investment portfolio. All our setting up costs and the costs of investment management, regular valuations and attending annual review meetings are met out of the annual fees and charges. There are also no exit penalties if you decide to leave us at any time.

What happens if my circumstances change?

- If there are changes to your objectives and you wish to change the investment options we can move very quickly. The majority of investments held within an IM Asset Management portfolio can be sold or switched to meet your individual needs at any time. Our clients can also benefit from easy access to their portfolios should they wish to buy something specific.

What other services do you offer?

- We can offer you introductions to other financial experts if you require assistance in areas such as tax returns, life assurance, pensions and estate planning.

How to contact us

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

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