

Focusing on:

Specialist Investment Management for Personal Injury and Damage Awards

A sum of money has been awarded but how does Charles Stanley make that money work to help meet the unique requirements of the recipient?

Our first rule is to be sensitive to the client. This applies when dealing with any client, but especially so in cases involving the Court of Protection and other damages awards. We realise that somebody who has been through the trauma of a court action will need our support, reassurance and financial expertise as they face the prospect of an uncertain future.

We start by working closely with each of our clients to ensure that we understand their special requirements. We then construct a strategy shaped to that individual's needs, to create an environment where the client can live his or her life without the burden of financial worry.

Experience that counts

At Charles Stanley we have a dedicated team with over twenty-five years' continuous experience in this field.

We have formed excellent working relationships with the Court, legal practitioners and the various offices involved. It is these relationships that enable us to follow the correct procedures and, despite the complications that can arise, ensure matters flow smoothly and efficiently.

Our Court of Protection team has an established track record in both investment management and administration. It is able to draw on the substantial resources of Charles Stanley in a wide variety of areas, including research, pensions and financial planning.

Charles Stanley has been established for over 150 years and is at the forefront of progress in the financial

sector, helping people from all walks of life plan and manage their assets. The quality of our service is what sets us apart and has helped us considerably in attracting new clients through personal recommendation.

So how do you get started?

The first thing to do is to sit down with one of our Investment Managers to discuss your requirements in some detail. This is usually best done as early as possible and prior to an award being finalised.

This discussion will also, more often than not, involve the solicitor in your particular case, and together we will be able to form a team working on your behalf.

Our people are highly experienced and will address issues that you raise and some that you may not have considered. They will build up a detailed picture of your present situation and your hopes for the future, taking into account the welfare not only of the recipient of the award, but also of the surrounding family.

They will then take you through the various options, explaining clearly and carefully how you may maximise returns and establish financial peace of mind for the years ahead.

Planning for the future

We appreciate that the huge variety of financial products available and the various ways of combining them, making sure everything is as tax-efficient as possible, can at best be confusing, at worst quite frightening. That's why we do everything we can to ease any anxiety you may have about planning for future financial security.

Our financial planning specialists, rather than simply recommending investments, will look at every relevant financial aspect, including personal and family circumstances.

We will carefully assess the short, medium and long-term circumstances and needs; consider the balance between obtaining income and capital growth; measure your attitude toward risk and agree a risk profile; look at the investment markets, economic conditions and tax factors; and, finally, evaluate the balance between investing for the short, medium and long term. Most importantly we will gauge whether there is sufficient income and capital to maintain an appropriate standard of living through the recipient's lifetime, planning the most effective way to meet any potential shortfall.

Putting your plan into action

When we have agreed a financial strategy we will, once the relevant documentation is in place, put that plan into action and make all the agreed investments.

In many cases the funds available have to be invested for the longer term to allow any income shortfall to be made up from capital growth. We tend to regard long-term as 20, 30 or even 50 years, depending on the age and health of the client.

To monitor progress, an overall review of your circumstances and needs will be undertaken every 12 months. This will ensure the investment strategy remains suitable for your long-term aims, and you can look forward to the coming years with confidence.

An understanding that circumstances change

Receiving a sum of money in one payment is one thing but making that money work on a continuing basis is quite another. We understand that an individual's situation and requirements can change at any time so always remain flexible, striving at every opportunity to guide and reassure you.

The quality of our relationship with you is crucial and we put your interests first. Our team approach to your requirements means we are able to offer the continuity of a long-term relationship, making sure there will always be someone you can talk to who is familiar with your particular case and will work with you closely on an on-going basis.

For information on these services, please speak to your Charles Stanley contact directly.

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Important information

Investors should note that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. You may not recover what you invest.

The information has been provided for information purposes only and does not constitute advice or a personal recommendation, nor does it constitute an invitation to purchase or sell units or shares. Investments or investment services referred to may not be suitable for all recipients as the appropriateness of a particular strategy will depend on an investor's individual circumstances or objectives.

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