



Financial Advice for Personal Injury & Medical Negligence Awards

S&P
SMITH & PINCHING

The Name
You Can Trust

Who we are and what we do

At Smith & Pinching, we have the financial planning expertise required to advise recipients of personal injury, or medical negligence awards.

We understand that each individual has unique needs, and our personalised approach to financial planning and investment management reflects this.

Financial planning after such an award is more than simply advising you how to save or invest the money you receive. It is about forming a long-term partnership, allowing us to understand your changing needs and give you peace of mind that you'll have professional support with the big financial decisions for life.

Our team of Financial Planners have a strong history of providing financial advice to recipients and trustees of legal settlements. Our Investment Managers will ensure your award is invested with your individual needs at the heart of their decisions.



Our Services

Pre-settlement advice

We liaise with your legal team in order to help identify an appropriate financial award both in terms of the amount of settlement and method of payment e.g. lump sum or income.

Part of this planning will include a needs analysis dependent upon whether you have been injured, physically or psychologically, as a result of an accident or negligence. Of course, some injuries are permanent and this will be taken into consideration when putting together your case.

We recognise that there could be the need for interim payments to cover loss of earnings. These can be available once Court proceedings have started and the overall chances of success are very good. Any interim payment received will be deducted from the final settlement and we will be on hand to advise throughout this process.

We are also able to advise on pension losses incurred through you being unable to contribute and the impact this will have on you.

Our team can act as an Expert Witness and produce Expert Reports to the Court of Protection in support of applications.

Post-settlement advice

Some of the claimants we work with do not have the option to return to work. If this is the case, we will assist you by putting together a strategy to manage your finances. This will involve a complete cashflow analysis and welfare benefits assessment to support and prepare your annual expenditure budget.

Where you have a need to employ a carer, it is likely that this will be subject to pension regulations. We can advise you on this.

S&P Investment Management Services

Managing your assets following a personal injury settlement or award involves carefully structured processes that maximise the likelihood of your settlement meeting your objectives. We do that through the selection and ongoing management of your investments. We can provide off the shelf or tailored investment solutions, to meet your different needs, budgets and preferences.

Unlike other firms where the investment management is outsourced, we have discretionary permissions. As Discretionary Fund Managers we are able to manage a portfolio of investments on your behalf, and our Investment Managers will buy and sell assets within agreed parameters without consulting you first. This allows us to act quickly to maximise all opportunities for growth, as well as letting us take care of the day to day management of your portfolio, taking the worry away from you.

Our investment management services are run by our internal Investment Team, which is led by two Investment Managers, both of whom have Chartered status and years of experience. The team's focus is to optimise our clients' investments through management of our bespoke portfolios (tailored investments) or model portfolios (off the shelf investments).

In addition to the fully bespoke portfolios we offer the following model portfolios:

- Ethical
- Low Charge
- Passive
- High Income
- Unconstrained

Our Process



Getting to know you

Our adviser will meet you and your representative(s) along with your legal team to discuss your situation.



Understanding you

Once we have established your position, we can begin to understand your financial needs.



Information gathering

We'll gather information and make a full report, taking into account care fees, benefits etc.



Keeping connected

Every journey has bumps and turns. We're there for you for the long term and will regularly review your financial circumstances and change or adapt where needed.



Putting plans into place

Now we get to work putting into action the plan we've created. We'll talk to providers, fill in paperwork and read the small print on your behalf.



Bringing ideas together

Once your settlement has been agreed, we'll bring our ideas together into your own personal financial plan. This is our road map to help you plan your financial future.

With you for the long term

Our Financial Planners get to know you and your team and often work with members of the family or representatives if you are unable to make financial decisions on your own. Trust is at the core of our relationships and we aim to make sure each and every person knows how valued and important they are to us.

Our service offering is unique, professional and strong with a personal touch. We take our responsibilities very seriously, and do all we can to provide the best service to every client. We constantly look at ways to improve and provide even more value for money to our clients.

With over £1.5 billion of assets under our advice (as at 28 Feb 2023), we are one of the largest firms in the area. Financial strength and succession are key components of a strong financial planning practice, and we go the extra mile to look after our clients for life.

We employ over 115 staff, the majority of whom are based at our Head Office on Aylsham Road in Norwich. In addition we have branch offices in Eaton and Lowestoft.

We can offer meetings via video, phone or in person to fit in with your needs.



The Personal Injury Team



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