

# Financial Health Check

Helping to provide financial security and peace of mind for the future.





# Financial Planning Advice

We can help you review your finances and achieve your financial goals.



# Financial Planning Advice

Our goal is to ensure that your money looks after you both now and in the future so you can live a fulfilled life. We've been providing financial advice for over 20 years, and have developed our services to ensure we can meet all of our client's financial needs.

We're here to give you and your family all-round financial planning advice. We'll guide you through adapting your finances to your situation and keeping them on track, so you can enjoy stability and peace of mind.

Read on to find out more about our free Financial Health Check, our partnership with the Spinal Injuries Association, and how we're working with British Wheelchair Basketball (BWB) as the official supplier for Wealth Management.

**\*Legal services are provided by Irwin Mitchell LLP which is regulated by the Solicitors Regulation Authority (SRA). Financial planning and wealth management services are provided by IM Asset Management Limited which is regulated by the Financial Conduct Authority (FCA).**





# We're Proud to Be a Trusted Financial Partner of the Spinal Injuries Association

"The SIA are delighted to be working with Irwin Mitchell as one of our first Trusted Financial Partners, and we know that their support will make a vital difference to our members, and their chances of a fulfilled, independent life after injury.

The inclusion of their team into our Support Network is a huge step towards our plans to offer holistic support to every person affected by spinal cord injury, and we are looking forward to an exciting partnership ahead"

**Spinal Injuries Association on the importance of the partnership**







## **Our Partnership with British Wheelchair Basketball**

In April 2021, Irwin Mitchell joined a growing network of commercial partners working with BWB. The legal and wealth management firm specifically supports the sport to develop grassroots community initiatives and grow access and participation for the sport.

IM Wealth Management provides injured clients with financial plans built around their individual needs, giving them long-term financial security so they can lead fulfilled lives.

At the beginning of the partnership, BWB said:

“It's critical to our continued success that we are working with like-minded partners, who are driven to deliver change, committed to equality and support the important aspirations of our organisation, our athletes and participants. I have no doubt that the team at Irwin Mitchell are well placed to support this, and we are extremely proud to welcome them to wheelchair basketball family.”

# How Can a Financial Health Check Help?

Understanding your current situation, so you can focus on what really matters.





# How Can a Financial Health Check Help?

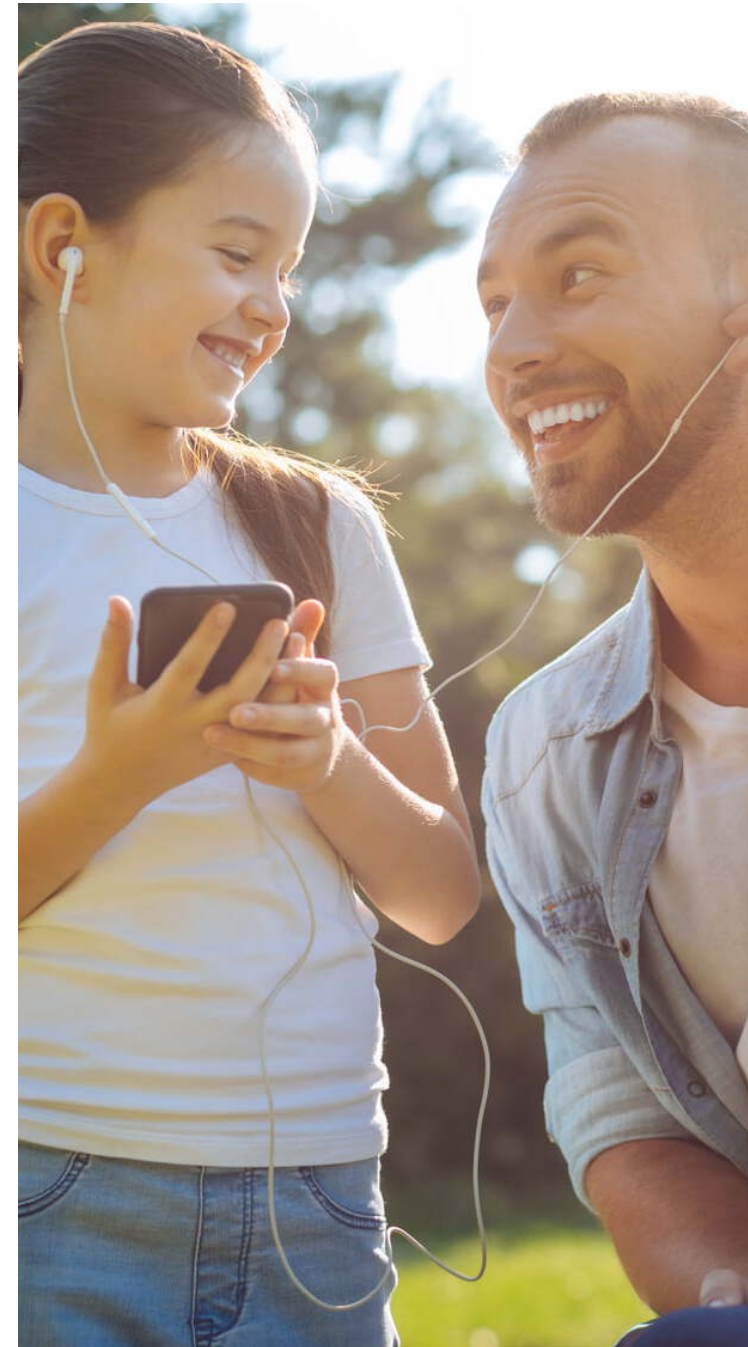
We're here to answer whatever financial questions you might have. We'll help you put your long-term plans back together so you can make informed decisions about your finances – both now and in the future.

You may need to re-assess family plans and arrangements. We can help you plan how to pass on your home and other assets, or help protect loved ones who might now be carers or sole family earners.

Most importantly, you'll have the reassurance that we're looking after your ongoing financial needs and that you're getting the right advice when you need it. Our Financial Health Check is carried out by a fully regulated and experienced financial planner. There's no cost to you for this initial meeting. There's also no obligation to work with us going forward.

## We can assess your financial situation and advise on:

- Making new budgets and cutting down costs
- Benefits and tax reliefs
- Managing debt
- Releasing pension money early
- Effective and tax-efficient investments.





# What Happens Next?

Supporting you through the next steps.



# What Happens Next?

You can learn more about how we can help you manage your finances in an initial meeting with one of our advisers. There's no obligation to go ahead with any of our services and we'll keep anything you share with us totally confidential.

From the moment you instruct us you'll have a team of financial professionals working with you:

- **Dedicated financial planner** - You'll be assigned a dedicated financial planner supported by a team of professionals who'll be responsible for making sure we achieve the best outcome for you and your family.
- **Continuing guidance** - From our first conversation, we'll ensure that everything is explained to you and we'll continue to guide you through every step of the way.
- **Specialist advice** - Why not get in touch by phone or email? We'll contact you shortly after to arrange an appointment at a time and place that's convenient for you.



# Our Client Stories





# Matt's Story

Father-of-two Matt Wild talks to us about his love of the game and how he's able to enjoy it on a personal level, as a Sheffield Steelers forward, and about his day job as an Irwin Mitchell Financial Services Coordinator.

## **Matt, how did you get you involved in playing wheelchair basketball?**

I was five years old and having a swimming lesson in Sheffield when Paul Hudson – former GB Women's coach and long-time Steelers team player/coach – asked if I fancied having a go at wheelchair basketball.

I attended a session a few weeks later, and don't think I went to many swimming lessons after that. I got hooked on the sport, and I was lucky enough to watch and play alongside some absolute legends.

## **What's your favourite thing about the wheelchair basketball?**

It sounds a bit cheesy, but the people are by far and wide the best thing. I've met some amazing people all over the UK and in Europe during my basketball career, and forged some life-long friendships.





## What do you do in your day job?

I help administer client investments, working with a team of expert financial advisers. We provide the best service we possibly can to help injured clients achieve long-term financial security.

One of the major parts of my role is client contact – from setting up new investments and dealing with day-to-day questions, right through to helping a client withdraw some of their funds as and when they need it.

## So, how can your role at Irwin Mitchell help BWB players?

Whether you're planning for retirement, putting money aside for your children's future, or looking for the right ISA, we can help. Our expert Wealth Management advisers work very closely with our in-house investment managers to help get clients work towards their financial goals. We also provide tax and cash flow planning, asset management for personal injury settlements and also financial advice on family matters like divorce or separation.

With all the specialists a client may need under one roof, in addition to Irwin Mitchell's full suite of legal services, then whatever advice is needed we always understand the full picture. When a client comes to me with a query, I'm able to recommend the right person or department for them to speak to so they can get the best help possible.





### **What other help is available from Irwin Mitchell for BWB players, and their families and friends?**

Irwin Mitchell operates right across the UK. It has so many services on offer – if you think of something you might need a solicitor for, then Irwin Mitchell probably does it. This covers anything from seeking advice on your personal tax to immigration and buying or selling a business. A lot of the clients I work with look to us for help with Will writing and estate management, Trusts, tax returns and property conveyancing – to name just a few.





# Nathalie's Story

Nathalie was in a car crash at 16 and suffered a C6/7 complete spinal cord injury. She was left paralysed from the waist down, but didn't let this deter her from her love of sports.

After her spinal cord injury she played wheelchair rugby for Great Britain, winning best in class at the Maximus Tournament in Rio 2008. She then set her sights on motor racing.

## Looking for advice

Nathalie came to us from another firm seeking financial advice that was more tailored to her specific needs. She had ambitions to race and compete at the highest level and needed to make sure her finances could support her dream.

As with all our clients, we took time to get to know Nathalie and understand what her long-term goals were. We created a financial plan to make sure racing was not just possible, but sustainable in the future.

We continue to review this year on year, ensuring Nathalie's money is working for her in a way that fits with her plans. We're also proud to be one of the official sponsors displayed on her specially adapted racing car.



“The personal touch is really important,” says Nathalie. “It really helps when your adviser knows about your lifestyle. The relationship is more than just a corporate email and that’s very important.”

## Blazing a trail

Nathalie races a modified Porsche Cayman S, competing against able-bodied men. She’s the only tetraplegic female racing driver in the world, and was the first disabled sportsperson to present a trophy at a Formula 1 Grand Prix.

In 2016 she set up ‘Spinal Track’, an organisation that gives disabled drivers the chance to race in specially modified cars like her own. Nathalie also works internationally as an inspirational speaker, using her own story as a way to communicate the message that anything’s possible.



They’ve given me great financial advice – they were like a breath of fresh air, looking at the entire picture. I feel better informed and in control of my financial future.

Nathalie McGloin  
Our client



# Hannah's Story

Hannah Cockroft OBE DL is an inspiration to people of all ages and abilities. She has become a really special, and smiling, role model for everyone involved in disability sport.

Hannah's disability was caused by two cardiac arrests at birth. Despite being told not to take part in sport at school, she refused to be deterred and found her true calling when she began wheelchair racing in 2007.

Fast forward just a few years later and the multiple-times gold medallist is regarded as one of the greatest Paralympians of her generation. Hannah has dominated wheelchair racing since the 2012 Olympics in London.

She now holds numerous world records and was awarded an MBE in the 2013 New Year Honours List for services to athletics. Then in the 2022, she was New Year Honours List she was awarded an OBE.

Hannah is passionate about promoting the many benefits of disability sport and encouraging more people to play, watch or support it.

"Disability sport doesn't always get the coverage it deserves so it's great to be able to promote the many reasons why it's so much fun and fantastic to be a part of."





# What Else Can We Help You With?

Find out about our other services for you and your business.





# What Else Can We Help You With?

Whether it's business or personal we understand that everyone's situation is different.

If you need legal advice or support with financial planning, we're here to offer an expert hand with a human touch, so you're able to focus on what really matters.

\* Financial planning and wealth management services are provided by IM Asset Management Limited which is authorised and regulated by the Financial Conduct Authority. Its Financial Services Register Firm Reference Number is 402770.

We're here to help you with:

- Buying or selling a house
- Commercial disputes
- Employment issues for businesses
- Family and relationships services
- Financial planning and wealth management\*
- International and cross-border matters
- Personal injury services
- Regulatory and compliance issues
- Tax and trusts
- Welfare and healthcare matters
- Wills, Trusts and probate services.





# Contact Us

If you'd like to learn more, we'd be happy to help.



# Key Contact



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Thank you for reading

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