



**Hunter & Co (IFA) Limited**  
**Serious / Catastrophic Injury and Court of Protection**



## Our Ethical Policy

We believe you are entitled to the highest standard of financial advice and service possible. Our clients' interests are paramount to us and therefore we have designed our systems and procedures to place you at the heart of our business. This means we will:

- be open, honest and transparent when handling your case
- not place our interests above yours
- communicate clearly, promptly and without jargon
- seek your views and perception of our dealings with you to ensure they meet your expectations, or to identify any improvements required

“ Excellent personal skills and are able to clearly explain complex financial issues to clients who have little or no experience in this area. They are extremely enthusiastic, trustworthy, tactful and knowledgeable and I have only received positive feedback from clients of mine who he has assisted. ”

# Welcome

We are delighted to introduce Hunter & Co. (IFA) Ltd, and offer you a very warm welcome! This brochure is designed to demonstrate our approach and expertise in the provision of specialist financial advice related to Serious / Catastrophic Injury and Court of Protection.

In short, what we do is simple: we work out how much an individual will need to maintain financial security for them and their family. In that sense, we're no different from a hundred other advisers - what sets Hunter & Co apart is our extensive experience working alongside both law firms and injured parties to get results. Not only do we have a deep understanding of the process, but we also have the integrity to do things the right way by adhering to our Ethical Policy.

## **?** How can we help?

A case of personal injury or clinical negligence can be truly devastating. In the blink of an eye, lives can be irreversibly changed and families can be left not knowing who to turn to for help. In short, what we do is simple: we work with your legal team to get the settlement that will help secure your financial future.

More specifically, we give specialist advice to clients who have suffered from personal injury or clinical negligence. We need to understand you, your immediate needs and work with you to establish your financial plan with an understanding of your schedule. We also offer advice on how to then get the most out of your money, to ensure the long-term financial security of you and your loved ones.

Our advisers realise that this will be an entirely new experience to those families involved. As such, there are no "stupid" questions with us. We are entirely open, patient and understanding.

A case such as yours can have a domino effect throughout the whole family. We recognise the need to communicate with the whole family, and advise based on the long-term financial security of all involved.

Our team has a vast, collective experience of dealing with clients in a caring and professional manner.

“ I have been impressed by their commitment to help clients achieve the best outcome often in quite difficult situations. They always go the extra mile to ensure that clients are put at ease and that matters are explained clearly and followed through carefully. ”



# A Team Approach

To provide the best approach for an individual and their future financial wellbeing we understand the importance of team work. There are potentially a variety of different parties involved in this team.

## Injured Party

At Hunter & Co we realise that solicitors often have to prioritise the needs of individual clients, as opposed to entire families. As such, we provide our partners with concise information and relevant advice, subject to their needs.

## Families

A case such as these can have a domino effect throughout the whole family. We recognise the need to communicate with the whole family, and advise based on the long-term financial security of all involved.

## Law Firms

In your role as a litigating solicitor or deputy we understand that you are searching for the best match to ensure your client and their family are looked after properly and on a long-term basis. We also recognise that law firms need an adviser who is experienced and dedicated in this field - not just someone taking a couple of cases here and there.

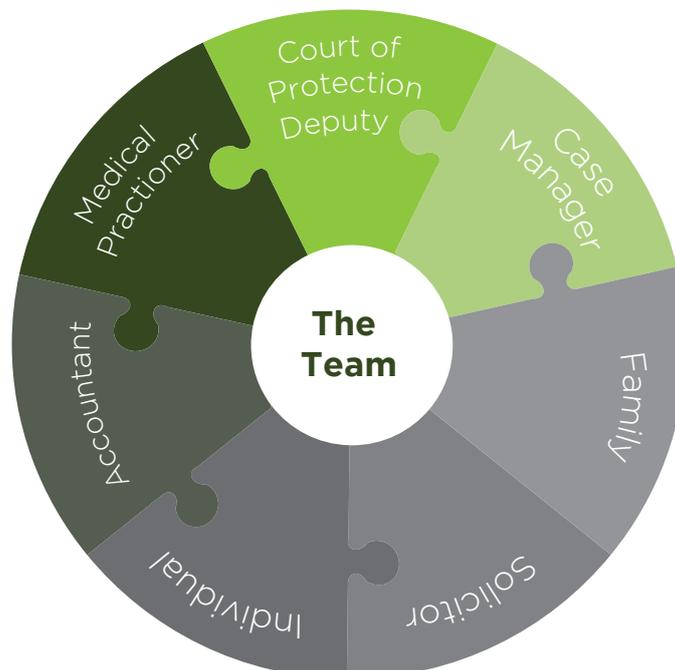
## Case Managers

We work closely with case managers to ensure clients get a whole team effort from the various stakeholders. By doing this, we can help an injured party understand the financial effects and cost of care, whilst also making sure we look after their care and wellbeing.

Working closely with Case Managers we are keen to get a holistic understanding of the care needs of the individual and potential advances, such as the development of new living aids which may impact the income required to support an individual's care.

We work closely with case managers as it is essential to play a team role when looking after the care and wellbeing of an injured party to fully understand the financial effects of the cost of this care.

“ Gives straightforward and customer focussed advice which people find accessible and relevant. Their long experience of advising on a range of financial matters has been of great value to my clients. ”



# What we do



## Cashflow Planning

To start the process, we need to work backwards to identify the income required to support an individual and their care throughout their life. Cashflow planning is a tool which helps us do this. We understand things change and so we can review this process based on a different set of circumstances.



## Investments

With Hunter & Co. (IFA) Ltd, you can enjoy peace of mind knowing that we take an expert view of the wide investment market to come up with solutions that are best for you. Independence is key.



## Regular Reviews

As an independent financial adviser, we provide regular reviews through the whole of market to ensure investments are best suited to an individual and their care needs, but also that the proposed solution is tax efficient.



## Tax

Taking advantage of our knowledge and experience can lead to very worthwhile decisions as far as your tax bills are concerned. We can advise you on ways to keep your tax burden to a minimum.



## Life assurance

This is never an easy subject, but making financial arrangements in case of death or critical/long-term illness of a parental/family carer is nevertheless very sensible in certain circumstances. It can give peace of mind knowing your care can continue even if a family carer should die or suffer a serious illness. We can advise on your best options.



## Trust planning

We are skilled in advising on most suitable method of investing for the benefit of individuals, dependent upon how your case proceeds are settled.

## Relevant Experience



### **Chris O'Meara, Financial Planner**

Chris has been a financial adviser for almost 30 years. He has a Diploma in Financial Planning and is working towards Chartered status. Chris has worked extensively alongside solicitors, providing financial planning for serious /catastrophic injury cases and Court of Protection deputies. He also gives more general financial advice to families and individuals.

In terms of experience Chris bucks the trend when it comes to financial advisers. His time at Irwin Mitchell means that he was involved in cases from a much earlier stage than most advisers and has a wealth of experience working from the point of view of a law firm. Many independent financial advisers think that because they've worked on one or two injury cases, they're experts in the field. However, Chris' experience means that he lived and breathed these kinds of cases for a significant part of his career.

During this time, Chris has worked with many families with a variety of backgrounds, needs and temperaments. Many past clients have been scared, angry and confused about a situation they never thought they would be in. Chris has been able to consistently develop a rapport with clients and their families, while advising them in a professional, accurate and compassionate manner.

Chris has a good understanding of working with litigating solicitors and Court of Protection Deputies alongside the families of injured people.

Outside of his work, Chris is a father to two grown-up children, Emily and Michael, both in their 20s. Chris likes to wind down by playing guitar at his favourite Irish bar, Quigleys in Rugby, a hobby he has been enjoying for 26 years.



### **Scott Flemings, Diploma in Financial Services**

Scott has worked in financial services since 1996. He holds a Diploma in Financial Services and is close to achieving both Chartered and Fellowship status. Scott is very client-driven, ensuring he provides the highest level of service by giving high quality advice.

Scott is married to Laura and they have a teenage daughter, Ellie. During the summer months Scott plays cricket, and keeps fit all year round at the gym. As well as being a participant Scott enjoys watching sport, particularly Ellie playing football and cricket.



### **Fiona Holt**

Fiona has worked in financial services for almost 30 years. She holds the FPC qualification, being one of the first to attain it when it was first developed. She is very proud of the level of service she has provided to clients over the years and has always put the client's needs first by offering a very high standard of administrative support.

She has been based in Streetly for some 21 years and in that time, has not only seen the business expand but has also seen her family expand to now having grandchildren which takes up any spare time she had.

“ Very positive feedback received about their approach, they are sensitive and understanding with clients and their families and are willing to go the extra mile. ”

## About Hunter & Co. (IFA) Ltd

At Hunter & Co (IFA) Ltd we have enjoyed a well-earned reputation for independent financial advice since 1995. Following the retirement of founder, Robin Hunter, we joined forces with Wealth Design and continue to provide strong, sound and friendly service, committed to long-term relationships.

Hunter & Co (IFA) Ltd was built on the foundations of its team members' extensive experience within the profession. Just as we value each other within our small but highly effective team, you will find that we are friendly and approachable, and have the highest regard for our clients.

Our work with families from generation to generation is an indication of the value we place on long-term client relationships. We believe this shows that our service and advice stand the test of time and that clients feel well looked after by us.

In a sector that is faced with constant legislative reforms, and bearing in mind that clients' circumstances are also subject to change, we keep up to date with all factors that may affect your wealth and offer consistently high calibre advice. The name of the game is dependability.

“ Offering excellent financial advice in terms clients understand. They are happy to spend time with client's and their families to make sure that their compensation generates enough revenue to support their ongoing and future needs. ”





## Get in touch

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