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# PERSONAL INJURY SERVICES

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Nestor is a leading UK niche firm specialising in providing independent financial advice and services to personal injury and clinical negligence practitioners and their clients.





**Nestor offers a comprehensive range of expert advice for recipients of personal injury and clinical negligence awards.**

Our clients and their legal advisers ask us to help them address many multi-faceted issues both pre and post settlement, such as Periodical Payments, Welfare Benefits Advice, Personal Injury Trusts, Investment Advice, and Trustee and Deputy Support.

All enquiries and instructions are dealt with by a director. As an owner-managed business we are confident that this brings about the best results for our clients.

Nestor has developed an enviable reputation when dealing with both pre and post settlement personal injury and clinical negligence awards. We are recognised as outstanding nationally within this specialist field and we have the skills and knowledge to give the right advice to both claimants and defendants.

Our expertise is available to clients and professionals throughout the United Kingdom. Our service is the highest standard. This gives clients and their legal advisers the peace of mind that they are receiving the right advice and service.

**We offer a comprehensive range of expert financial services, including:**

- Periodical Payments
- Forensic Accountancy
- Welfare Benefits Advice
- Personal Injury Trusts
- Investment Advice
- Trustee and Deputy Support
- Accountancy Advice



## Periodical Payments

Nestor has many years' experience in advising on periodical payments. Periodical payments are far from straightforward, and we offer an expert witness service to assist in this complex area of law and financial planning.

We have built a strong reputation acting for both claimants and defendants in high value claims.

Our level of knowledge in such cases is second to none. We are at the forefront of developing case law, and have invested in systems that allow us to provide up-to-date advice on whether periodical payments are appropriate.

### Our expert witness periodical payment services include:

- periodical payments versus lump sum analysis
- format of the award
- appropriate indexation
- case conference attendance
- advice on settlement strategies and negotiations
- expert evidence at trial

## Forensic Accountancy

Personal injury claims for loss of earnings can be complex and challenging, especially when they involve the self-employed, family businesses and pension losses.

To help negotiate a better settlement, faster, Nestor can provide jargon-free advice and support at any stage of the claim process.

### This might include:

- review of the claim/pleadings
- advice on evidence/disclosure
- alternative calculations, with ranges of possible loss
- formal reports for disclosure
- expert evidence

Technical proficiency, thoroughness and accuracy are the basics of forensic accountancy, but it's experience that really counts. Each of our experts has over 20 years of experience in personal injury claims and is able to see the bigger picture, give pragmatic settlement advice, present clear, concise reports and perform in court.

## Welfare Benefits Advice

Personal injury can have profound and often devastating effects not just on the injured party, but also on their family, friends and work.

In the aftermath of an injury, the impact can be complex, and include medical needs, litigation, rehabilitation and financial affairs.

Families often find themselves under financial pressure as a result of personal injury, and have to navigate the complex welfare benefits system. We can smooth the process of dealing with multiple benefits from several agencies.

### Nestor:

- offers a benefits health check service, to make sure clients are receiving all the payments to which they are entitled
- assists with claiming the right benefits and managing the application processes
- provides representation at appeals and tribunal hearings, and assists in overturning unjust decisions by applying expert knowledge of welfare benefit law

We will stand by clients from the very beginning of the process, and be there at every stage. We aim to make sure our clients get the best results possible, with peace of mind and confidence in our skills and experience.

## Personal Injury Trusts

Many personal injury claimants are in receipt of welfare benefits, or may become entitled to state support over their lifetime.

If they do not receive appropriate advice about the use of personal injury trusts, their benefits may be affected upon receipt of a damages award. We can advise in plain English and in straightforward terms how best to manage payments and how to set up a system that protects the best interests of the claimant.

### Our services include:

- arranging a suitably worded trust deed
- setting up trust bank accounts
- informing the local benefits agency of the creation of the trust, where applicable
- providing investment advice for trustees, if applicable
- includes free written assessments regarding the viability of a personal injury trust

Nestor has many years' experience advising both clients and their legal advisers on the use of personal injury trusts for personal injury damages. We offer more than just knowledge of welfare benefit rules - we have an in-depth understanding of the factors affecting personal injury clients.

## Investment Advice

Many personal injury claimants simply do not have the option to earn a living, and so managing their damages effectively is vital to their future wellbeing.

Investing a lump sum and implementing a robust financial strategy can help claimants get the most from their payment. However, it can also be daunting for claimants.

Specialist financial advice is important to help claimants protect their interests.

### Nestor gives advice on specific issues relating to personal injury claims, including:

- the use of trusts, the role of trustees and associated legislation
- pre-settlement issues such as periodical payments and how to choose investments that complement any conventional investments
- the role of the Court of Protection and the Public Guardian, where applicable
- the interaction of capital received with state benefits or local authority assistance

Nestor understands that there needs to be a smooth transition from the legal team acting in a pre-settlement capacity, to our financial management team managing the case once it has been settled and damages have been awarded.

Post settlement, claimants face a different set of issues. We work to make sure all of their concerns are addressed and the best possible plan for managing their finances is implemented.

## Trustee and Deputy Support

Nestor has built a solid reputation investing money on behalf of deputies and trustees. Our experience has earned us the respect and trust of those we represent, and ensures that our involvement puts the interests of the client at the heart of our advice.

We understand that it's not only about putting financial plans in place, but monitoring and adapting them over time to meet the changing needs of the beneficiaries.

### Our services include:

- a comprehensive investment and financial investment planning service specifically catered towards the needs of deputies and trustees
- a unique Trust Service Review that enables trustees to audit requirements under the Trustee Act 2000
- deputyship and trustee banking services; we facilitate establishing accounts by making use of our relationships with leading banking organisations
- estate planning for trustees, including advice on any inheritance implications and offering support to families and their legal advisers on tax planning
- assistance with the Office of the Public Guardian annual returns, trustee tax returns and trust accounts
- advice when dealing with applications, budgets, cash-flow planning, carer cover and family care payments



## Accountancy Services

Nestor understands that negotiating a path through a personal injury claim can be complicated and difficult, so we offer a range of additional services to help you get the best resolution.

### As well as the services previously outlined, we also have experience with:

- local authority support. We can provide assistance regarding the financial implications of care packages provided by local authorities. We advise on the financial interaction of state funding with damages awards and help investigate local eligibility for clients
- SRA and Bar council continuous professional development seminars. We provide both training and education to legal firms and chambers on an extensive range of personal injury related topics
- general financial planning. We help our clients arrange their financial affairs effectively, including pension planning, mortgage advice, life insurance and inheritance tax planning. All of our clients have a key relationship with a director to ensure they get the best possible results

## Treating our Clients Fairly

This is central to everything we do at Nestor. For us, this means delivering a fair outcome to clients and a first-class business service.

### It is embedded in our culture, and assures our clients that:

- we will be open about the way we carry out our business and how we are paid
- we will encourage client feedback on a regular basis
- we support all of our staff in continuing with their professional development
- our business is our clients, and we never forget that

### We review business processes on a regular basis to make sure that:

- clients can be confident that fair treatment is central to Nestor's culture
- we consider the interests of our clients when promoting new services and products to ensure that they are relevant to them
- our clients are provided with clear information and we keep them informed before, during and after implementing recommendations
- where advice is provided, we take time to understand our client's situation so that our recommendations are suitable and appropriate



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**Specialist personal injury claimant sites:**

[www.personalinjurytrusts.co.uk](https://www.personalinjurytrusts.co.uk)

[www.periodicalpayments.co.uk](https://www.periodicalpayments.co.uk)

This brochure is for general guidance only and represents our understanding of law and current HMRC practice. Tax and benefit legislation/regulation is liable to change.

We take great care to ensure that Nestor complies fully with the guidelines set by the regulatory bodies within the Financial Services industry. No information contained in this publication should be construed as an offer or invitation to invest.

Investors should be aware that the value of investments is likely to rise and fall over time and cannot be guaranteed. Past performance is not necessarily an indication of future performance. The Financial Conduct Authority does not regulate deposit accounts, personal injury trusts, periodical payment advice, taxation and trust advice.

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