



The Value Of Guidance



Explore. Understand. Decide.



Financial Advice

Provides a personalised recommendation about what someone should do.

Based on assessment of the individual's full circumstances, objectives, and risk profile.

Involves steering the client toward specific financial products or actions.



Example: "Based on your circumstances, you should invest your compensation amount in this fund."

Financial Guidance

Provides information and education about financial options.

Explains different choices and their implications in neutral terms.

Helps claimants understand what's available so they can make their own decisions.



Example: "Here are the payment route options available, and this is how each one might impact your finances."



What if a claimant already has an existing Financial Adviser in place?

Even if an individual has made a decision before starting the guidance process, or has a financial adviser in place...

This complimentary service is built to put individuals in a fully informed position, regarding their offer letter only, providing a **clear picture of the payment route options available to them.**

The essential elements of guidance sessions.

Advisers are specifically trained to ensure that guidance sessions contain the required information without straying into regulated financial advice.

Each session must, at a minimum, address four core discussion areas, providing clear education process and offer additional guidance and information in the key areas outlined below.



What is cash flow planning?

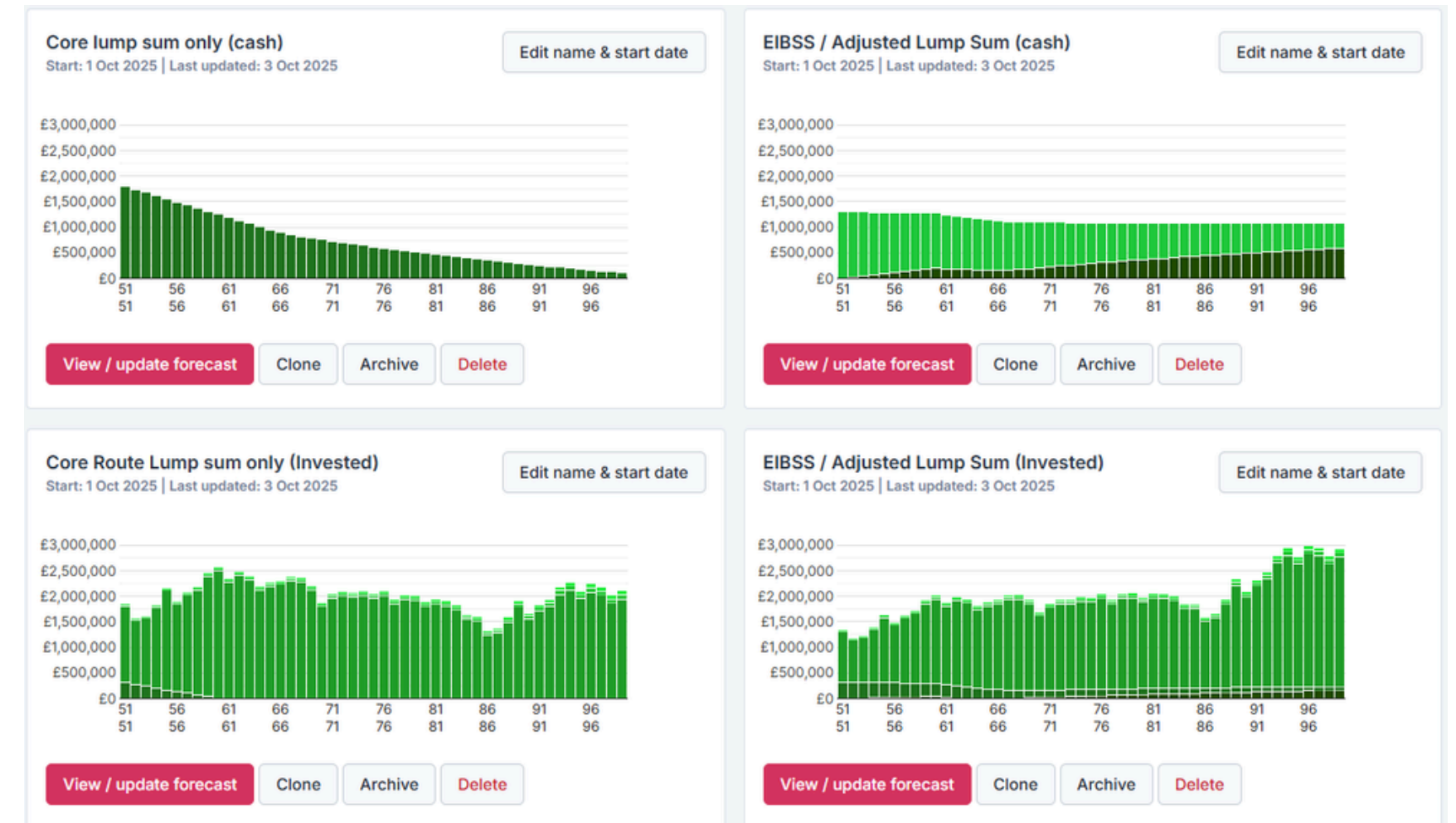
As part of the guidance process, we use 'Cash flow planning' to help claimants see how their money might work for them over time.

Cash flow planning allows us to use simple projections to illustrate how income, expenses, and lump sums interact across different scenarios.

In the claims journey, cash flow planning:

- Gives claimants a clear picture of how their financial situation could look in the future
- Helps them understand the impact of different settlement options (e.g. lump sum vs staged payments)
- Highlights potential shortfalls or surpluses, so they can plan ahead
- Builds claimant confidence and reassurance in making their own informed decisions

By presenting these scenarios in a straightforward and visual way, claims managers and the guidance team empower claimants to explore their options — without crossing into financial advice or product recommendations.





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