



LONGHURST

YOUR JOURNEY TO FINANCIAL INDEPENDENCE



HIGH VALUE INJURY  
SETTLEMENTS

We are a firm of financial planners who understand the complex world of high-value medical negligence injury settlements.

The result of such a settlement is at times an unexpected sum of money; a form compensation payment that is designed to improve the quality of life for those affected by a devastating life event.

The reality is that no money can turn back time, nor replace the pain suffered along the way. But it can provide financial peace of mind, if deployed as part of a carefully constructed lifetime financial plan.

The financial settlement could actually be anticipated, and expected to arrive, however when the funds arrive a moment of shock may exist. Daunted and fearful of the decisions you need to take.

These are all quite normal emotions, which is why our initial advice would always be to create a 'Decision Free Zone' around your household. This will provide you with time and space, where no major life decisions have to be made.

Our team will then help you to:

- Take careful steps to talk through the future you now hope to have;
- Identify short, medium, and long-term capital spending requirements (such as home adaptations);
- Work out a suitable income budget to ensure everyday lifestyle needs are met;
- Plan for a life beyond the incident/accident, one filled with dreams and goals;
- Meet our Life Transition coach, who specialises in supporting individuals and families who have experienced similar life events;
- Understand how compensation affects state benefits and local authority funding, and how to protect your entitlements;
- Put in place a robust lifetime cash-flow plan, which will enable you to understand how certain financial decisions will impact the sustainability of the settlement payment;
- Understand how to carefully invest the settlement payment so that it provides you the greatest opportunity of not running out of money throughout your (or your loved ones) lifetime;
- Receive advice on other financial planning matters, such as mortgages, insurances, or estate planning.


Throughout our life we will encounter many twists and turns, with the occasional bump, and potential crash. Some of these moments will fill us with worry and uncertainty, some will fill us with dread and fear. It is important to know that during these moments we will always be there with you, supporting you at all times.

At Longhurst, we pride ourselves on always acting with care, empathy, and sensitivity.

We are here to help should you need our services.



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