



Howard's story

Howard was a civil servant, his wife Diane a primary school teacher. They led active lives, happily raising their three children. Their lives changed suddenly and dramatically when Howard was involved in a road traffic accident - he had been cycling, was hit by a car and suffered catastrophic injuries. When we first met Howard, in May 2013, his legal case for compensation had completed and he had received a settlement sum of £5 million.

From the outset it was clear Howard and Diane's goals were intrinsically linked to their family life; their priority was to regain as much as possible of the lifestyle they had prior to the accident. They knew they would need to make changes to their physical surroundings immediately with the purchase of an adapted car, indoor and outdoor wheelchairs and extensive home adaptations. What they didn't know is whether they could afford to do so while maintaining a substantial portion of the settlement to provide for Howard's long-term care.

Establishing a flexible Lifetime Spending Plan is one of the most important parts of our financial planning process. It gave Howard and Diane the opportunity to determine whether their initial spending plans were realistic and, long-term, helped them to establish a level of care costs that were achievable while providing all the help Howard needs.

As a C6/7 tetraplegic, Howard needs extensive personal care and as a couple they were very much in agreement Diane would not take on the role of primary caregiver. Instead, Howard established and runs a care management plan, employing professional care workers and specialist therapists, the funding of which is facilitated by drawing a regular monthly sum from the settlement funds to cover all associated costs.

Howard and Diane have kindly given us permission to share their story. We've changed their names to protect client confidentiality.



The relationship we have with Duncan and Wealthflow is very important to us. We know our finances are being taken care of but more than that, we feel genuinely supported. The life coaching isn't something we would have considered before but it has helped us enormously and has given us much reassurance about our family's future.

Diane Braithwaite November 2017

The impact of the accident on their lives, both physically and emotionally, led Howard and Diane to participate in Wealthflow's Lifetime Transitions Coaching service. Receiving focused one-to-one support from an experienced life coach, both Howard and Diane have gained renewed strength and confidence from which the whole family have benefitted.

Howard's specific care needs will continue to change over time, as will the needs of the whole family. The comfort gleaned from the Lifetime Spending Plan, knowing their financial future is secure, has helped them to move forward and focus on themselves as a couple and a family.

To find out more about how we work with specialist care needs families call Duncan Glassey on 0131 247 6745 or email: duncan.glassey@wealthflow.com



Howard would like to highlight the incredible support he received from The Back Up Trust. Through their mentoring and wheelchair skills programmes they helped him regain independence. They also provided support to Diane helping her adapt to their new way of life.

Find out about BackUp: www.backuptrust.org.uk