



Kieran's story

As a happily married couple, Ian and Lorna Murray worked hard and enjoyed their life together. In 2001 they embarked on a new phase in their lives when they became parents to their wonderful son, Kieran. They were excited about his arrival however his birth was not as it should have been. As a result of medical negligence, Kieran has cerebral palsy. The legal case to claim compensation took several years to complete and in January 2008, a £6 million settlement was awarded.

Although Ian and Lorna had anticipated their financial settlement, the receipt of the funds shocked them. They felt unprepared and didn't know where to begin. Our initial advice was to take some time; recover from the legal proceedings and not make any rushed decisions.

Our comprehensive financial planning process provided guidance and support, allowing Ian and Lorna to focus on Kieran and make the right decisions for him; to help Kieran achieve and maintain the best level of care and support and help the whole family realise their hopes and dreams for the future.

The inclusion of a flexible Lifetime Spending Plan within the financial planning process allowed Ian and Lorna to determine how much they could spend whilst ensuring the longevity of the funds throughout Kieran's life. For example, in the early years it was clear an adapted home would be of great benefit to Kieran's health and well-being and significant spending on house adaptations, including installing a hydrotherapy pool, was factored into the plan.

Over the years Kieran's care needs and interests have changed with funds being used to provide family holidays to Spain and support Kieran's skiing hobby, while also employing paid carers to provide care and support.

The Murray family have kindly given us permission to share their story. We've changed their names to protect client confidentiality.



The things we value most about having Duncan as our professional adviser are his respect and understanding. The detail of our lives and our money isn't something we choose to share with other people. We trust Duncan and not having to worry about what we should or shouldn't tell him is always a big relief.

Ian and Lorna Murray October 2017

Working closely with the family is a privilege and we are delighted to have seen Kieran's progress over the years. Our ongoing support and investment advice coupled with the careful management of spending will ensure the family always has the funds to pursue the very best for Kieran.

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



Kieran's family would like to highlight the support they have received from Bobath – a specialist treatment and training centre that supports children and families with cerebral palsy. Bobath have been invaluable from the very beginning; helping Ian and Lorna to understand what it means to have cerebral palsy, delivering effective therapies for Kieran, and providing unwavering support for the whole family. They're not sure how they would have coped without them.

Find out about Bobath: www.bobathscotland.org.uk