

Specialist Independent Financial Advice



Financial planning and ongoing support following personal injury or clinical negligence compensation.

Paladin Advice is a trading style of Paladin Financial Consultancy Ltd which is an Appointed Representative of Rosemount Financial Solutions (IFA) Ltd which is authorised and regulated by the Financial Conduct Authority. Entered on the FCA Register (<https://register.fca.org.uk/>) under reference 535515.

Who We Are

Paladin Group brings together decades of experience in the specialist serious injury and financial planning sector.

Our reputation has been shaped by senior-level experience within both large national firms and respected specialist practices. This breadth of perspective enables us to provide measured, client-focused advice built on clarity, continuity, and long-term stewardship.

Paladin Advice is an independent financial planning firm specialising in the management and long-term planning of personal injury and clinical negligence compensation.

Our work is informed by extensive experience advising within the serious injury sector, combined with a detailed understanding of the financial, legal, and practical complexities that accompany substantial compensation awards. This foundation enables us to deliver structured, practical planning designed to provide long-term security and stability.

We work closely with Court of Protection deputies, professional trustees, and solicitors, operating as an integral part of a wider professional team to ensure coordinated and carefully considered outcomes.

How We Work

We operate with a consistent, dedicated team, ensuring continuity, clear communication, and sustained involvement as matters progress. Our role is to translate an award of compensation into a structured, long-term financial strategy. We focus on preserving capital, generating sustainable income, and supporting informed decision-making as needs evolve over time.

Every plan is tailored, carefully implemented, and regularly reviewed to reflect changing circumstances, regulatory developments, and long-term objectives.

Working Across the UK

We work with clients and professional partners across England, Wales and Scotland. Where Court of Protection arrangements apply, we are fully conversant with the relevant legal structures and regulatory requirements. Our advice remains carefully aligned to the specific jurisdiction in which a client resides, including Scotland, ensuring consistency, compliance, and clarity at every stage.

How Can We Help?

Our independent financial advisers are highly qualified in both financial planning and supporting vulnerable individuals and their wider teams. Our key areas of support include:

Independent Financial Planning & Investment Management

- Clear, independent advice with no ties to product providers or investment managers
- Long-term planning and investment management aligned to lifetime needs
- Ongoing review as circumstances change

Professional Appointments & Trustee Support

- Experience working alongside professional trustees, deputies, and guardians, depending on jurisdiction
- Financial input to support informed decisions and long-term planning
- Clear communication and reporting to support professional responsibilities
- Joined up working with solicitors and wider professional teams

Personal Injury Trusts

- Advice on whether a Personal Injury Trust is appropriate
- Drafting of the Trust Deed
- Set-up of the Trust bank account, removing practical barriers and delays
- Ongoing support once the Trust is in place

Life After Settlement Meeting

- A calm, initial conversation following settlement
- Focused on next steps, priorities, and immediate concerns
- No pressure, no obligation — simply clarity and direction

Welfare Benefits & Community Care Support

- Support with understanding benefits and entitlements
- Guidance around community care considerations
- Coordination with specialist advisers where required

SOLLA Accreditation

- **SOLLA Accredited** Adviser (Society of Later Life Advisers)
- Recognised expertise in advising vulnerable clients and those with complex needs
- Additional focus on capacity, communication, and safeguarding considerations

Working With You

We work with individuals, families, and professionals responsible for managing compensation awards.

Whether financial decisions are being made personally, jointly with family members, through a Court-appointed deputy/guardian or trust structure, we provide clear, structured financial guidance that supports long-term security and informed decision-making.

We take the time to understand each client's individual circumstances, priorities, and long-term needs. Every situation is different, and our advice reflects not only the financial considerations, but the wider personal, family, and care arrangements that shape future planning.

How We Provide Support

- **Clear financial advice and guidance** to support confident decision-making
- Long-term planning focused on **security, sustainability and stability**
- Measured, independent advice in complex or sensitive circumstances
- Ongoing oversight to ensure plans remain appropriate as needs evolve

Working as Part of the Wider Team

Where other professionals are involved, we work collaboratively to ensure financial planning aligns with wider legal, care and support arrangements.

- Close liaison with solicitors, deputies/guardians, trustees, case managers and welfare benefits specialists
- Coordinated working to reduce risk and avoid duplication
- Financial strategies aligned with wider care and support plans

Across the UK

We advise clients and professional partners across the UK.

Where Court of Protection or other formal appointment structures apply, we ensure advice reflects the relevant legal and regulatory framework, including arrangements specific to Scotland and other jurisdictions.

Who You'll Be Working With

Client matters are handled by a dedicated, consistent team, with clear responsibility for advice and decision-making throughout. At Paladin, our financial planning team is made up of three highly qualified Chartered Financial Planners, with many decades of combined experience.



Ian MacKendrick
FPFS APFS LLAA



Stephen Farnfield
APFS



Liam Harvey
APFS

Professionally and personally, we understand the challenges faced by individuals living with injury, poor health, or vulnerability. That insight informs everything we do. Working closely with professional deputies, solicitors, and trustees, we take a thoughtful and considered approach, taking the time to fully understand each individual and their family, so that the advice and long-term financial support we provide is carefully tailored to their specific circumstances.

Whether you are working with Ian, Steve, or Liam, you can expect the same consistently high level of guidance, care, and expertise. Our role extends well beyond investment management.

Collaborating closely with the wider Paladin team, we provide comprehensive financial planning support — including ensuring individuals receive all state benefits to which they are entitled, and offering accountancy guidance to ensure taxes are correctly declared and managed. Above all, we work alongside you to simplify financial matters, minimise risk and complexity, and provide robust support through life after settlement, allowing your clients to focus on their wellbeing and future.



Fees and How We Work

Clarity and transparency around fees are fundamental to building trusted, long-term relationships with our clients.

Our fees are agreed in advance and reflect the scope and complexity of the work involved. We provide full explanation before any commitment is made, and we do not receive commission for the advice we give.

An initial discussion is offered without charge.

Where ongoing financial planning or investment oversight is required, fees are agreed separately. Any third-party costs are discussed and approved in advance.



Regulation and Appointed Representative Status



Paladin Advice is a trading style of Paladin Financial Consultants Ltd. We are an independently owned firm, retaining full control over strategic direction and client relationships of our business.

Paladin Financial Consultants Ltd is an Appointed Representative of Rosemount Financial Solutions (IFA) Ltd, which is authorised and regulated by the Financial Conduct Authority.

Rosemount provides regulatory oversight and compliance support, ensuring that the advice we deliver meets the required professional and regulatory standards. All financial advice is subject to independent compliance supervision.

Responsibility for advice, client relationships, and ongoing service remains with Paladin Advice.

What This Means For You

You benefit from the personal, specialist service of an independent advisory firm, supported by the strength and oversight of an FCA-authorised principal.

- Advice is provided directly by Paladin Advice
- We remain fully responsible and accountable for all client matters
- Regulatory oversight and compliance monitoring are provided through our Appointed Representative arrangement
- Professional standards, systems, and safeguards are independently supervised



Arrange a Discussion With Us

Arranging meetings with professionals to discuss their client's needs:



Meetings can be held in person, by phone, or via video call — whichever is most convenient for you.

Get in Touch

To arrange a meeting, please contact:

- Email: enquiries@paladinadvice.com
- Telephone Number: +44 (0)1227 937 793

We can agree a suitable date, time, and format for the discussion.

You are welcome to have a family member, deputy, solicitor, or other professional involved if you wish.

Scan to arrange an initial discussion

