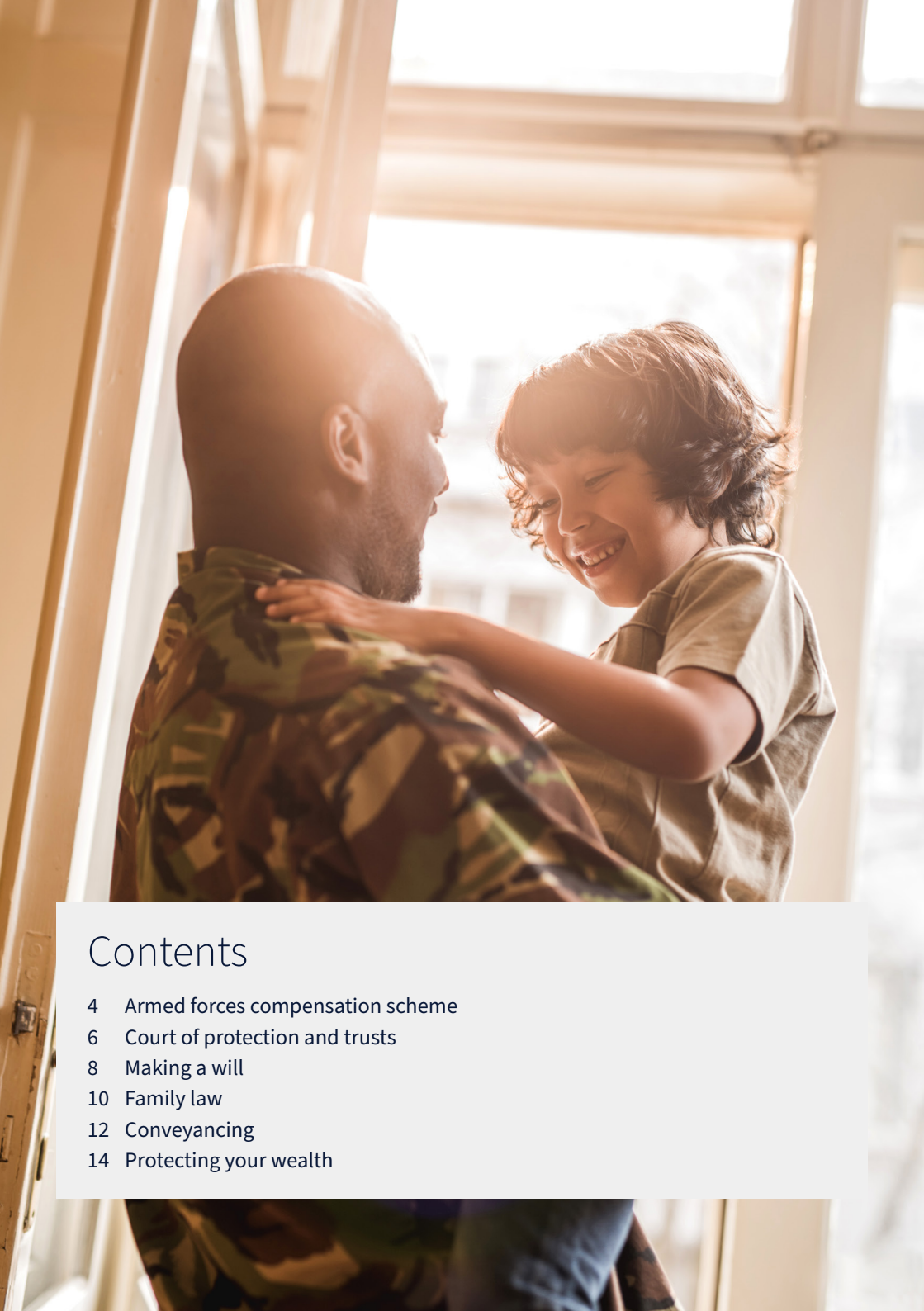




# Supporting you beyond the military

**IM**, irwinmitchell



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Our specialist team proudly support service personnel and veterans by providing a wide range of legal services and guidance when you and your loved ones need it the most.

Our clients are at the centre of everything we do. We aim to build a special relationship based on openness, trust and honesty.

Our reputation is founded upon the work of our award-winning Military Injury Claims team, who've been assisting injured service personnel since the ending of Crown Immunity 30 years ago. However it isn't only those who've suffered an injury that require legal advice from expert solicitors familiar with the specific issues that can arise from service life.



The Military Team has quite literally changed my life. I can't thank them enough. Always communicated and supported me. They achieved more than I could have possibly imagined.

**James Harry**  
5\* Trustpilot review



ACCREDITED  
Personal  
Injury



ACCREDITED  
Clinical  
Negligence



EMPLOYER RECOGNITION SCHEME  
GOLD AWARD 2021  
Proudly serving those who serve.

This information relates to the law and procedures in England and Wales. Please contact us if you need advice about the law and procedure in other legal jurisdictions.

0800 023 2233





## Armed forces compensation scheme

The Armed Forces Compensation Scheme (AFCS) is a no-fault scheme set up by the government to compensate military personnel.

It offers compensation to those who've suffered injury or illness during service, or have a pre-existing condition made worse by service. It also compensates the families of personnel who've died in service.

### **Who and what does it cover?**

The scheme makes no distinction between serving, veteran and reserve personnel. It also makes no distinction between injuries sustained on operations, training exercises, service-approved sports or while exercising to maintain military fitness. The scheme came into force in April 2005 and applies to injuries sustained on or after that date. It's important to note that making an AFCS application doesn't prevent service personnel from pursuing a civil claim.

### **How we can help**

The scheme is meant to be fair, transparent and accessible. AFCS law is, however, a very specialised area of legal practice and, although Veterans UK say that applicants can navigate the system alone and achieve the correct outcome, the reality in some cases can be quite different.

Unfortunately, the AFCS doesn't require independent medical evidence to be obtained. This means military personnel will often be awarded amounts that are unfair, because the whole picture hasn't been considered.

Our specialist team have an in-depth knowledge of the AFCS. We understand the necessary process of gathering evidence and are persistent in doing so. We'll present claims in the best way to minimise any challenges before they arise and reduce delays. We'll ensure that all aspects of the claim are maximised, including the compensation sum you're granted, the Supplementary Award and the Guaranteed Income Payment.

We have close relationships with organisations and charities, such as care and support agencies, medical experts and other services, to help you come to terms with your injury or illness and help you move forward, whatever the future holds.



## Court of protection and trusts

If you've received compensation or any form of payout due to an injury obtained while serving in the military, it's important that you consider how this might affect your entitlement to state benefits in the UK.

Generally speaking, you'll have 52 weeks from the date of the first payment received as a result of your injury before your entitlement to state benefits will be affected. After this period, any compensation funds will affect the benefits you receive.

However, if funds are paid into a Personal Injury Trust, they'll be permanently disregarded by benefits agencies. This means you can receive your award, and potentially remain eligible for state benefits.

You'll need to choose at least one person, other than yourself, to act as a Trustee. The process for setting up a Personal Injury Trust is quick and simple. Give us a call, and we can see if a Personal Injury Trust is suitable for you, and talk you through the next steps.







## Making a will

Research suggests that more than two-thirds of people in the UK don't have a Will. Many people wrongly believe that making a Will is expensive, they're too young or they don't have enough money or property to make writing a Will worthwhile.

The truth is that if you pass away without leaving a Will, it can make what's already a difficult time a lot harder for your family. By writing a Will, you leave your loved ones clear instructions on your wishes, from who'll receive specific items, to the kind of funeral you would like. Wills can also be used for tax planning, to protect your assets for future generations and from being used to pay nursing home fees.

We can also help you to make changes to a Will, while giving you that peace of mind that your Will is safe, secure and kept up to date at all times. We're also able to advise you about inheritance tax exemption for deaths related to service.





## Family law

Our Family team can help you find a solution that is right for you and offer advice and support on separation, divorce, children's issues and finances.

### We have specialist knowledge in the following areas:

Divorce – if you married in the UK or abroad

Financial settlements with expertise in army pensions

Nuptial agreements entered either before or after marriage to confirm what'll happen to your finances and property in the event of a separation or divorce

Helping you decide how finances are shared and achieve a clean break financially, so you can both move on without long-term payments being made to your ex-partner

Enabling you to spend time with your children, through an agreement or court order

Support with other children's issues, such as taking them abroad

Help with living together agreements

Child maintenance issues.





## Conveyancing

Buying a property can be a complicated and stressful experience, especially if you're making the transition from military life.

Whether you're moving into civilian life or just looking to leave married quarters, as regular armed forces personnel you can benefit from a £200 million scheme to help you get on the property ladder.

The Forces Help to Buy scheme enables servicemen and women to borrow up to 50% of their annual salary, interest-free, to buy their first home.

Please call us to find out more about the scheme, or to discuss any other residential property matters.



## Protecting your wealth

If you've been compensated financially after an unexpected injury, or are unsure how to protect your wealth both now and in the years ahead, our experts can ease any worries and leave you to focus on the future.

We're renowned for building trusted, long-term relationships with our clients. By taking time to understand the complex and sensitive circumstances you might be facing, we deliver a personal, bespoke service.

Our specialised team offers services you've already read about, tailored to individuals weighing up the opportunities and complexities that come from protecting their assets.

### Our services include:

**Wills, Trusts & estate disputes**  
– we know how to overcome the complexities around large estates left by high-net-worth individuals

**Family law** – we offer expertise to protect and manage your wealth in a variety of sensitive family situations

**Residential property** – we understand sales and purchases of high-value residential properties, new leases and lease extensions.





Contact us:

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