
Perpetual Private Personal Injury

Support for a better tomorrow



Trust is earned.

Perpetual 

For many years Perpetual has assisted people who have suffered a serious injury, guiding them through the initial challenges and supporting them over time – ensuring their best interests are always at the centre of everything we do.





Whether you're the recipient of a compensation payment or responsible for someone who's been injured, we'll work closely with you, your solicitor and other professional advisers to help you both manage the here and now and plan for the future.

Financial expertise with a personalised approach

Choosing the right professional partner to help you manage the prudent and appropriate investment of your funds can set the foundations for long-term financial security and ultimately impact on quality of life.

Perpetual brings financial expertise, experience and consistent support for the long term, all qualities you need in a partner for the future.

Our specialist team listens to you and gets to know you and your family so that we understand your unique situation and can build a strong relationship together.

Looking after your finances and wellbeing

Perpetual is an Australian trustee company renowned for our financial expertise and individually tailored client service. Our investment philosophy seeks to both protect your money and generate income to meet your lifestyle needs. Our in-house investment research team selects investments that adhere to our quality filters and ensure they are right for our clients.

Our approach to investing is active and responsive to changing market conditions, giving clients the benefit of our investment research team's manager selection expertise.

Risk is managed by investing across different asset classes such as shares, cash and managed funds, with all investments being regularly reviewed and adjusted if necessary.

How we can help you...

With your best interests in mind we will work with you to develop a plan to meet your needs. We provide assistance with planning your ongoing financial needs whilst supporting your personal wellbeing.



Looking after **your lifestyle**

As your trustee or financial manager, Perpetual works with your allied health professionals to make sure your lifestyle goals are met and all decisions are made with your wellbeing in mind.



Looking after **your interests**

If you have suffered a personal injury, as trustee we act impartially and independently, always with your needs in mind.



Looking after **your finances**

As a professional trustee company, Perpetual has been managing the finances of Australians for over 130 years. We will look after your finances to ensure your money lasts as long as you need it to.



Looking after **your lifestyle**

We offer peace of mind through:

- Striving to help you maintain the quality of life you deserve.
- Building a relationship with you and your family that will last the journey.
- A dedicated and highly experienced team responsive to your individual needs.
- Listening to your goals and supporting you to achieve them.
- Assisting with the purchase or modification of a motor vehicle to meet your specific requirements.
- Helping with the purchase of a purpose-built home or modifying your current home and assisting with ongoing property maintenance.
- Supporting the use of your funds for what you need most and recognising that could be innovative or vital medical solutions including overseas options.
- Liaising with health professionals, private care agencies, care facilities and government bodies on your behalf so your needs are managed in a coordinated and considered manner.



Looking after **your finances**

We help you by:

- Working with you to understand your short-term and long-term needs, to ensure your money lasts as long as you need it to.
- Managing risk – investing and managing your assets appropriately.
- Advising on tax and superannuation to help you get the most out of your money.
- Assisting you with budgeting and cash flow management.
- Paying regular household, medical and care bills on your behalf.
- Whether we act as trustee or your financial manager, offering advice and investment management services to help you optimise your financial situation.



Looking after **your interests**

We look after your interests by:

- Looking after the longevity of your funds.
- Ensuring your funds are spent with your best interests in mind.
- Taking care of trustee and financial management record keeping and reporting.
- Reporting to governing bodies as required.

Our trust managers specialise in helping personal injury survivors

Building personal relationships with our clients so we can meet their unique needs is critical to this. In our meetings, we'll take time to understand your situation so that we can put plans in place for the here and now, and for the future.

For many years Perpetual has assisted people who have suffered a serious injury, guiding them through the initial challenges and supporting them over time.

Providing support to over 600 clients who have received catastrophic injury settlements, our trust managers have a depth of experience with the unique physical, mental, financial and lifestyle situations these clients can encounter during their life.

A central point of contact for all your needs

With Perpetual, you and your family members will have day-to-day contact with a dedicated team of trust managers. As your central point of contact, the managers will liaise with a number of service providers to:

- Address and manage issues arising from complex trust matters.
- Coordinate matters with regulatory and government bodies.
- Answer enquiries and handle complaints in the first instance.



Case study: Helping Lily achieve her goals

In 2006 Lily* was travelling in the back seat of a friend's car with her seat belt fastened. Unfortunately, the car veered off the road and hit a tree resulting in permanent head injuries for Lily.

When Lily's compensation sum came through, Perpetual developed a financial plan that included ongoing investment and management.

An important part of this plan was to achieve one of Lily's long-term goals, to purchase her own home. Lily's team at Perpetual helped her and mum Karen make this happen. This included ensuring that Lily had sufficient cash on hand to cover

the renovations to suit her specific needs and additional carer costs when she first moved in.

Recently Lily has transitioned to living independently in her own home.

Through the perseverance and love of her family and Perpetual's ongoing financial guidance, Lily's quality of life has continued to improve since the accident.

Each new step enables Lily to have a little more control over her life and helps her and her mum best manage this difficult situation – an outcome that the team at Perpetual is sincerely proud of.

They are very flexible in meeting Lily's needs and take our judgments seriously, not letting financial issues dominate. Since appointing Perpetual I have finally found peace of mind.

Karen
Lily's mum

* Names have been changed.

“Life after the accident hasn’t been easy. But having the Perpetual team on my side has been a monumental help. They do more than understand my situation – they support me through it.”

Carlos Samaan
Health and Personal
Injury client



Case study: Helping Carlos regain his independence

On a 2011 work trip Carlos was involved in a serious car accident resulting in severe spinal damage. Doctors were convinced he would never walk or use his arms again.

Through great determination, hard work and family support, Carlos surprised everyone by regaining the use of his arms. This has considerably helped Carlos’ independence, as he’s now able to move unassisted in a wheelchair.

Perpetual worked with Carlos in a financial advisory capacity to establish a detailed plan for his compensation payment. The tax-free income that Perpetual structured as part of his compensation payment allows Carlos the flexibility to participate in rehabilitation opportunities such as the *Walk On* program through Spinal Cord Injuries Australia. This activity-based program helps people like Carlos lead more independent lives by helping them improve their functional abilities through activity-based exercises.

On the investment side, Perpetual’s team also created a portfolio that includes quality Australian and international shares, fixed income and property, specifically tailored for his needs.

The plan also included setting up a company structure through which Carlos hires his team of around-the-clock carers. This tax effective strategy saves agency fees and ensures staff and care continuity.

However, it doesn’t end there. Carlos’ plan is regularly reviewed and updated in relation to his ongoing situation and goals. Being financially secure has allowed Carlos to purchase a property and a car and modify them for his specific needs.

Carlos’ next goal is to walk again. He is currently researching rehabilitation options from around the world and he knows his team at Perpetual is by his side on this journey. They will be there to celebrate with him, knowing that his determination and strong support team will help him achieve his goal.

Carlos has improved both physically and mentally whilst at SCIA’s exercise clinic. A key breakthrough for him is the pain from his injury is gone and he is much more independent. He has gained so much strength in his arms and core that he is able to do things for himself he once thought impossible, like using a manual wheelchair.

Leah Clarke
National Operations
Manager, Exercise Services,
Spinal Cord Injuries Australia

We're here to help.

Over 600 personal injury clients place their trust in Perpetual.

To find out how Perpetual can help you, contact one of our specialised personal injury Senior Advisers:

1800 631 381

perpetualprivate@perpetual.com.au

perpetual.com.au/personalinjury

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