



neglect **assist**

---

**5**

# **Pitfalls You Must Avoid to Win Your Financial Mis-selling Claim**

[www.neglectassist.co.uk](http://www.neglectassist.co.uk)

You are in control of your Financial Mis-Selling Claim. Your interests are not the same as those of your financial advisor and/or the Investment Manager and/or the unregulated introducer that originally sold it to you. Take care not to fall into the pitfalls set out below.



1

## Don't delay

In law, you have a limited period of time within which to bring a claim. This is generally 6 years from the date that you made the investment/set up the new pension, etc. However, there is a provision that may allow you to bring a claim within 3 years of your date of knowledge of the loss. It is, therefore, essential that you move quickly. Finding out whether you have a claim now could be the key to your claim being brought in time and securing the financial compensation you are owed.



2

## Get legal advice

Always talk to your Solicitor or professional advisor first. Understand the legal test and do not allow yourself to be led down a rabbit hole by the party that sold the investment otherwise, you could lose your right to claim.



### 3

## Gather every document you can find

You must prove your case. Keep every communication from your financial advisor, from any unregulated introducer, from your SIPP or pension provider etc., whether emails, letters or statements. It might not be possible to get duplicates of those documents from anywhere else, and they might be essential to your case.



4

## Don't accept excuses

A promise that a resolution and payout on your investment is just around the corner may simply be a way for your financial advisor or the investment manager to buy time for themselves so that your claim is out of time. This leads on from point number 1 above.  
**DO NOT DELAY.**



5

## Act fast

Ensure you know the date when the investment product was set up/sold. Let your Solicitor know that date at the point of first contact. Your Solicitor will then take steps immediately to seek to protect your right to bring your claim. If you have already complained, act fast. You only have 6 months from the date of a final complaint response to refer your case to the Financial Ombudsman Service (FOS), which might be the right forum for your claim. Don't miss the deadline.



## NEXT STEPS

---

Please do not hesitate to contact Mark Cosgrove at Wixted & Co. Solicitors for a free consultation to see if we could act for you on our “no win, no fee” basis.

5 minutes of your time spent now could make a huge difference to your future financial security.

**ACT FAST, DO NOT DELAY &  
PROTECT YOUR FINANCIAL  
SECURITY FOR TOMORROW BY  
ACTING TODAY.**



## ABOUT THE AUTHOR

**Mark Cosgrove** is a solicitor with over 28 years qualification who specialises in advising clients on financial mis-selling claims. He has brought a group litigation claim against a well-known SIPP pension provider and secured the return of monies that would have been otherwise lost for hundreds of individuals. With a case featured in the Daily Mail Money Mail, Mark prides himself on attention to detail with a tenacious approach, on being contactable, down to earth and giving each client as much time as they need to ensure that everything is understood.

For a free initial discussion, please email [m.cosgrove@wixedandco.co.uk](mailto:m.cosgrove@wixedandco.co.uk) or call **0808 164 6696** and ask to speak to **Mark Cosgrove** in relation to a new financial mis-selling claim.

