

How to Submit Your Claim

Discover essential tactics for recovering funds from financial losses

Due Diligence & Recovery Service

How to Recover Your Money from Bad Investments

Introduction

The financial markets can be a minefield. On one side, there are genuine opportunities for steady growth. On the other, there are mis-sold products, overhyped schemes, and outright scams designed to separate you from your hard-earned savings. Many investors accept losses as “bad luck” or assume there is no way back once the money has gone. That is not true.

Billions of pounds sit unclaimed every year in the regulated and unregulated investment space. Firms count on investors either not knowing their rights or being too intimidated to pursue a complaint. My Due Diligence & Recovery Service exists to change that.

Having worked in the financial markets for almost three decades, including 16 years running my own FCA-regulated firm, I know how the system works — from both sides. I have dealt with complaints, drafted responses, negotiated settlements, and spoken directly with regulators. I know the playbook that firms use to discourage complaints, and I know how to beat it.

This report explains how my service works, why it is effective, and what you can expect if you decide to pursue recovery.

Why Complaints Go Unmade

The first problem is awareness. Most investors don't realise they may have a valid complaint. They think that if their portfolio went up, they have no grounds to object. In reality, a firm can still be at fault if:

- Promised services (such as annual reviews) were not delivered
- Fees were charged unfairly or without justification
- The investment was unsuitable for the client's risk profile
- Performance lagged behind the wider market despite high charges
- Communication was unclear, misleading, or non-existent

The second problem is intimidation. Firms rely on their size, legal teams, and complex compliance language to put investors off. Many people think they are powerless against a multi-billion-pound company.

The truth is the opposite: regulators are biased in favour of protecting investors. Firms would often rather settle quickly than risk regulatory attention or reputational damage.

The third problem is time. Many complaints are subject to a six-year time bar. Firms know this, so their tactic is to delay, stall, and run down the clock. Investors give up, assuming it's hopeless.



That is why having an experienced professional to guide you is so important.

How the Service Works

The Due Diligence & Recovery Service is designed to give you clarity and control over your situation. It is broken down into two clear steps:

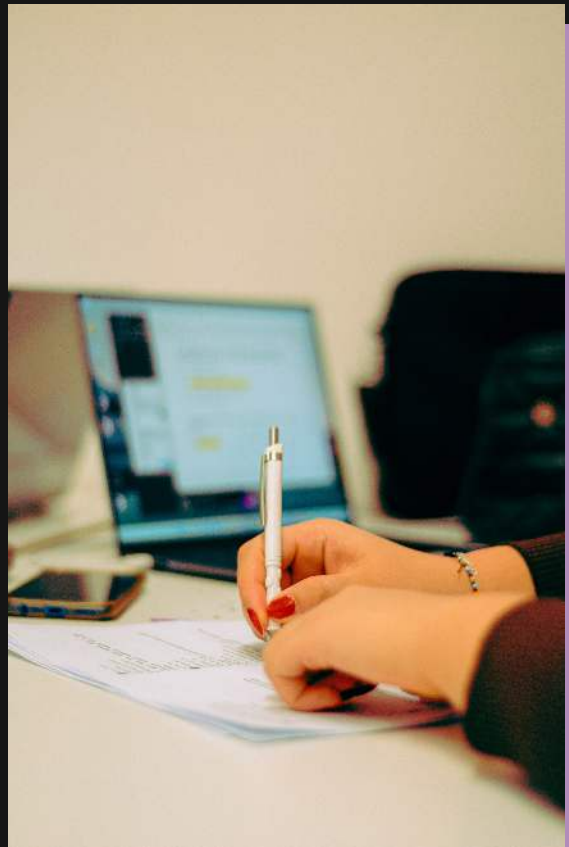
Step 1 – Independent Assessment (£995)

The first step is to establish whether you have a valid case. For a fixed fee of £995, I will:

- Provide an honest opinion of your chances of success

This step is critical. It prevents you wasting time chasing weak claims and gives you a clear roadmap for action. At the end of this stage, you will know whether you have a strong case and, if so, why.

Step 2 – Full Recovery Service (£6,000)

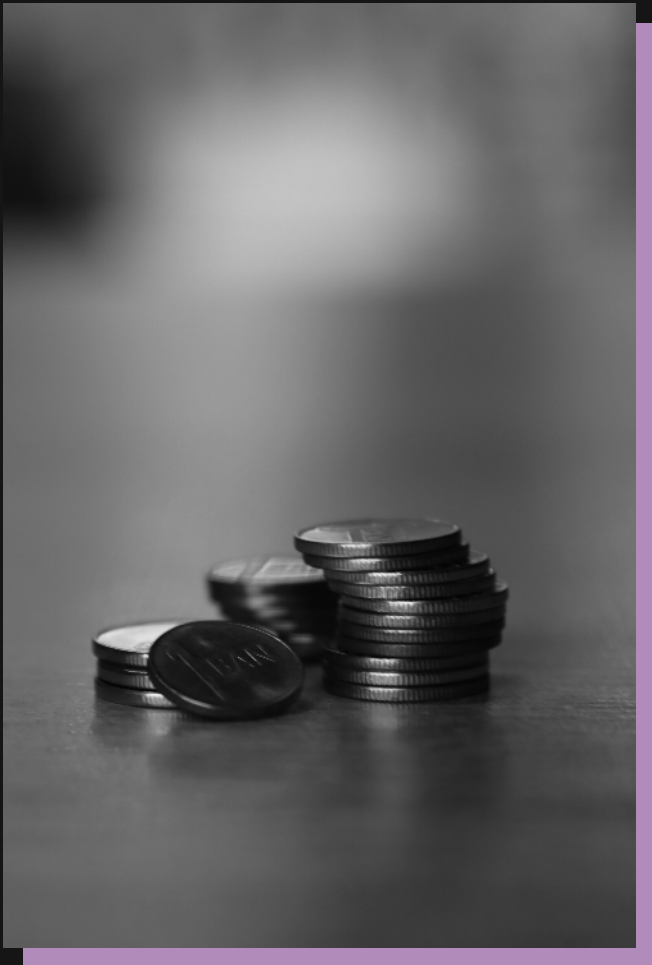


- Review all your documentation, including contracts, statements, and correspondence
- Request additional records such as Subject Access Requests (SARs) where needed
- Analyse the investment against FCA rules and regulatory principles
- Assess your personal circumstances for vulnerability factors (age, experience, financial capacity)
- Identify breaches, weaknesses, and mis-selling points

If your case is strong (an 80% or higher chance of success), you can choose to move forward. For £6,000, I will take on the full recovery process, which includes:

- Drafting all complaint letters and official submissions
- Handling correspondence with regulated firms, the FCA, FSCS, or Financial Ombudsman Service
- Approaching unregulated firms through the correct channels
- Applying the FCA handbook and principles of business directly to your case
- Negotiating settlements, including NDAs or without-prejudice agreements if required
- Responding to all emails, phone calls, and regulatory queries
- Providing 12 months of unlimited personal guidance and support

This is not a “template letter” service. Each case is prepared from the ground up, tailored to your circumstances. My job is to make your case as watertight as possible, so that firms would rather pay you back than face prolonged disputes.





Why It Works

There are three main reasons this service works:

1. **Experience on both sides** – I have been a compliance officer, drafted responses for firms, and dealt directly with the ombudsman. I know the weaknesses firms try to hide.
2. **Regulatory bias** – The system is designed to protect retail investors. Firms must report complaints to the FCA, and they want to avoid attention. This creates strong incentives for them to settle.
3. **Structured process** – By breaking the process into assessment and recovery, you only commit to the full service if there is a strong chance of success.

For regulated firms, the odds are particularly good. Even if your portfolio made money, a complaint may still succeed if the promised service wasn't delivered or if the fees were excessive. For unregulated firms, the leverage is different: they fear reputational damage. A carefully framed complaint, presented through an agent, often results in repayment simply to buy silence.

The Value Proposition

The total cost of the service is £6,995 (£995 + £6,000). For most clients, this is a small fraction of the sums at stake. Claims often range from £20,000 to £250,000 or more. Even a modest case of £10,000 makes the service worthwhile if it results in recovery.

Consider this: many people invest tens of thousands of pounds into unregulated whisky schemes, gold coins, or obscure tax-efficient structures without hesitation. Yet they hesitate to spend a fraction of that on recovering their money. The irony is striking.

If you are willing to invest £20,000 into an asset of uncertain value, you should certainly be willing to invest under £7,000 into a process that could recover it.

Timelines and Outcomes

Most complaints can be resolved within 3–6 months. Some may take longer, especially if they go to the ombudsman, but 12 months is usually more than enough to see a result.



Firms often settle before things escalate. Why? Because they carry professional indemnity insurance. Large payouts rarely come directly from their pockets. For them, it is cheaper and cleaner to pay you off than to fight.

In the case of dissolved regulated firms, the FSCS steps in. They have hundreds of millions set aside specifically for this purpose. If you qualify, the likelihood of payout is high.

Unregulated firms require a different strategy, but even here success is possible — often through negotiation and carefully framed agreements.

Final Thoughts

The Due Diligence & Recovery Service is designed for investors who know something isn't right but aren't sure how to fight back. Whether you lost money with a regulated giant, a dissolved boutique, or an unregulated scheme, there is usually a path forward.

The key is to act. Complaints have time limits. Evidence gets lost. Memories fade. Every month you wait is a month closer to your claim becoming worthless.

With nearly 30 years of experience in the financial markets, I believe I am uniquely placed to help you.

I know how the system works, I know how firms think, and I know how to build a case that gets results.

The first step is simple. Book an independent assessment for £995. From there, we'll know whether you have a strong case — and if you do, we can take it all the way.

Visit www.marketinsider.uk/scamrecovery to begin.

How to Submit Your Claim

In a financial landscape fraught with pitfalls, "How to Submit Your Claim" offers a lifeline for investors who feel cheated by mis-sold products or scams. Drawing on nearly three decades of experience, this guide reveals the strategies to reclaim lost money through a thorough and expert recovery process.

With practical insights and a clear roadmap, it empowers readers to navigate the complexities of financial claims and secure their hard-earned savings.