

# Retirement Planning

## Helping you get ready for your retirement

**ALTHOUGH MOST OF** us will change jobs throughout our working lives, we only get one retirement – and it's one of the most important decisions we will have to make.

At Pensionlite our goal is to help people plan for their retirement and long-term financial future by offering no obligation advice from our team of specialist pension advisers.

Our advisers have a combined 140 years' experience managing and advising clients' pensions in both the accumulation of funds and accessing them post-retirement.

Pension freedoms have given people approaching retirement greater flexibility as to how they access their savings.

As a Corporate Chartered company, our clear, transparent and competitive fee-based structure is based on the time it takes our experts to produce

individually-tailored pension advice, and those fees are the same for clients right across the UK.

The advice process begins with us gathering information and exploring a client's attitude to risk and return, as well as their hopes and aspirations.

We research various scenarios to help our clients make the best use of existing plans. When these plans are good, this gives clients peace of mind. If not so good then we will make recommendations to improve their position.

If they choose to follow our advice then we will do the necessary work and apply any fees applicable, as detailed within the advice and recommendations.

The value of pensions and the income they produce can fall as well as rise. You may get back less than you invested.



Our team goes above and beyond



If you have a question about pensions then you can contact Pensionlite on **01952 279379** or visit – **pensionlite.co.uk**



## Plan your retirement now

**PENSION MONSTER** is a free online tool that illustrates retirement options, including state pension benefits, provides guidance and is easy to use for all.

### Take Control

It's your money and your future, so a better understanding about how much you will need to save puts you in a stronger position when you want to retire.

### Check regularly

Review your plans as often as possible and ensure your savings increase when your pay increases.

*Maintain your independence!  
Think of your future today!*  
**pensionmonster.com**



**PENSION MONSTER.COM**

## Withdraw from your pension with PensionBee

**WHEN IT COMES** to building a pension and preparing for retirement, your 40s and 50s are

crucial decades. The more you save into your pension and the longer you leave it invested, the more it could be worth when you retire.

If you want to withdraw some of your pension at 55, but still give your savings more time to increase in value, you can have the best of both worlds. Drawdown lets you access your pension savings whenever you need to, while reinvesting your remaining funds in a way that's specially designed to give you an ongoing retirement income. What's more, unlike buying an annuity which is irreversible, you can always change your mind about drawdown and choose a different pension option for yourself in the future.

Drawdown from PensionBee is a simple, stress-free way to take cash from your pension. We'll keep your pension invested in a mixture of shares, cash and bonds managed by some of the world's biggest money managers including BlackRock, State Street and Legal & General. Then, whenever you need to make a withdrawal you can manage your account online in a few easy steps.

Here's how we helped 48-year-old Juan get his pension back on track ahead of retirement:

"Before joining PensionBee I had a couple of old pensions and I hadn't done anything with them for years. PensionBee sorted out the historical mess I had very quickly and easily."

Visit **pensionbee.com/drawdown** to find out more or call **020 3457 8444**

With pensions, your capital is at risk.



of family and friends. To discover new passions, explore new places and indulge old interests.

With locations in Warwickshire, Cheshire, Hampshire, Devon and West Sussex, an Inspired lifestyle offers a choice of town, country and coastal living.

To find out more, call **0800 331 7429** or visit **inspiredvillages.co.uk**

**Inspired Villages**



## Supporting veterans and their families

**"MY NAME IS LAUREN.** My dad was in the British Army and died during service in Bosnia when I was a baby. Four years later, my mum, who was struggling to cope, took her own life and I went to live with my grandma. Since then, I've received help from SSAFA when I needed it most, throughout school and university. I can honestly say that their support for me has been life-changing."

**ssafa** the Armed Forces charity

SSAFA, the Armed Forces charity provides lifelong personalised, face-to-face support to the whole of the Forces community. Every year they help more than 73,000 people – from Second World War veterans to those involved in more recent conflicts and their families. Leaving a gift in your will is one way that you can support SSAFA, enabling the organisation to continue to help hundreds of thousands of people around the world.

**To find out how your legacy can support SSAFA's work and request more information, visit [ssafa.org.uk/legacypack](https://ssafa.org.uk/legacypack) or call our legacy team on 020 7463 9257**

Registered charity in England and Wales (210760), Scotland (SC038056) & the Republic of Ireland (20006082).

## For those seeking an active retirement

**PERFECT HOMES** for the independent retiree with our eco-friendly, spacious retirement homes. Nestled within the Wiltshire Leisure Estate, which includes 27-holes of golf, a driving range, an 18-metre indoor pool, a modern fully equipped Techno-Gym, an aerobics hall, a spa pool, steam room and sauna, an excellent restaurant serving local fare and a 150-seater function room for weddings.

The Wiltshire Leisure Village is a gateway to the Southwest, situated only 40-minutes from the historic cities of Bath, Bristol, Swindon and Newbury, all with great shopping. The Avebury Circle, Barbury Castle, Silbury Hill and The White Horse are 15-minutes away, and Stonehenge no more than 45-minutes.

For those who love walking or cycling, the Ridgeway runs between the Leisure Village and Reading, whilst the Westonbirt Arboretum draws visitors from all over the world, especially when the Autumn leaves turn. The Cotswold starts at your front door!

Please contact the Strakers Swindon office direct to book a viewing on **01793 683144**, or email **swindon@strakers.co.uk** or visit **wiltshireleisurevillage.co.uk**



↑ Five new Purton Bungalows are being built to order from **£645,000**. The first bungalow (chalet style) is now complete. Garages available. 1 and 2 storey designs.



↑ The new Bassett 2 bed Apartments (four apartments per block) are available from **£285,000**. The first four are now complete. 1,100 sq ft fully furnished, tiled and kitted out with underfloor heating to the ground floor.

## Plan for your retirement or find out more about how you can look after your parents with our round-up of the best pension advice, homecare options, funeral services and legal help

## Start planning for your estate now

**MOST PEOPLE THINK** that inheritance tax won't affect them. The current allowance of £325,000 can appear generous. But many people can come unstuck. The reality is, you might not realise your loved ones could face an inheritance tax liability when you pass away.

House prices are likely to be the big driver of this. The average price of a detached house across the UK was £352,138 in July 2018. That's already over your basic inheritance tax threshold for individuals. Of course, the new residence nil-rate band may apply and offer additional inheritance tax allowance. You should remember though, that once you factor in any savings, ISAs, investments or other assets, you might still have a liability.

If your estate looks likely to exceed inheritance tax thresholds, then you have plenty of options to help you leave behind as much as possible for your family. The important thing is to be prepared and plan.

Now could be a good time to start thinking about your estate. We've taken some of the guesswork out of inheritance tax, and have created an easy to use calculator that you can find at **[octopusinvestments.com/inheritancetaxcalculator](https://octopusinvestments.com/inheritancetaxcalculator)**



Ensure that you talk to a financial adviser to find the right estate planning strategy for you. Some solutions can take as long as seven years to achieve full inheritance tax exemption, so it makes sense to consider your options sooner rather than later.

Octopus does not give advice on investments, taxation or anything else. We always recommend you talk to a qualified financial adviser before making any investment decision. Our investments put your money at risk. This means you may not get back the full amount you put in.

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**octopusinvestments**  
A brighter way

## Taking charge of your funeral options

**TIMES ARE CHANGING** and funerals are changing, too. A Pure Cremation pre-paid funeral plan separates the practical aspects of a funeral from your chosen farewell celebration.

This increasingly popular option allows families to choose the send-off they would like for a loved one. This might be a celebration of life party, an uplifting church service, or a quiet gathering at home or in a special place.

Thousands of people have embraced this new level of freedom offered by a Pure Cremation pre-paid plan, including those who do not wish to have a service at the crematorium, those who want a more personal farewell, and families looking for a no-fuss, non-religious send-off.

**Nothing more to pay – 100% guaranteed**  
Our affordable Pure Cremation pre-paid plan has payment options that start from just £6.25 a month and promises there will not be a penny more to pay when the time comes. And you'll save around 60% compared with the average cost of a cremation funeral today\*



*"I recently used Pure Cremation for my late husband. He had expressed his wishes to have a 'simple' cremation followed by a celebration of life service in church. Pure Cremation enabled this to happen, and made the process for me, his grieving widow, as easy as possible."*

To find out more about a Pure Cremation no-fuss, no frills cremation, call free today for your information pack on **0808 501 6268** or visit **[purecremation.co.uk/times](https://purecremation.co.uk/times)**

**Pure Cremation**  
The freedom to choose

\*Sun Life Cost of Dying Report. See website for full terms and conditions.