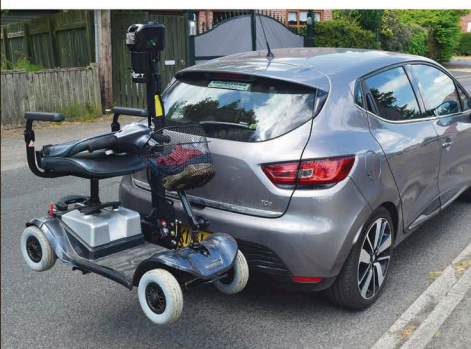


Retirement Planning

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

Mobility more mobile

THE UK HAS OVER 350,000 mobility scooter users who rely on their mobility device as part of their everyday life – and though their units are great for zipping round shopping malls and town centres, getting them there in the first place can be challenging and demand a degree of physical might and ability. Scooter and power chair transportation has to be simple, affordable



and easy to operate by one person – and Trilift UK has a remarkable and innovative product that neatly ticks all three boxes.

Fitted onto the back of a vehicle, the Trilift engages with a coupling bracket that is permanently fixed to the mobility scooter or power chair. By the flick of a switch, the mobility device is raised off the road and locked in place on the vehicle's rear – it really is that simple!

Launched in the UK early in 2018, the Trilift has proved extremely popular, and the company now has a team of consultants covering the UK, servicing customers all over the country. For more information, please get in touch using the contact details below.

trilift.co.uk | 0800 2465901

TRILIFT UK

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Families should seek advice before wrongly paying care home fees

WITH AN ESTIMATED 44 per cent* of care home residents thought to be self-funding their care, Lisa Morgan, a partner in the nursing care team at law firm Hugh James, is

urging people to tread lightly if friends or family are being asked to pay for care home fees and explore their options first.

Lisa explains: “It’s a distressing time when friends and family have to place a loved one in a care home. There’s also a lack of information which leads to confusion about what people might be entitled to and how to pay for care. It is a common misconception, that when you go into care you have to pay the full cost if your income and capital are over the local authority threshold. We find all too often that people are



wrongly forced to sell their properties or other assets to pay for care fees when they could have actually been entitled to NHS Continuing Healthcare. This funding meets the full costs

*Statistic from Financial Times, 16 February 2017 - <https://www.ft.com/content/6c61fa30-fdc-11e6-8758-687615182a16>

Modern retirement

WHAT THOUGHTS DO YOU have when thinking of retirement? Will you still live in the same home or look for somewhere new? Those contemplating retirement now have real choices.

Bield is a well-established Scottish provider of housing for older people. We’ve been going just short of 48 years and offer rented and shared ownership housing options for those aged 50+.



Whether you prefer urban living or a rural location there are many options in the 23 local authority areas we operate in.

We’ve long recognised ‘retirement’ housing needed modernisation. The aspirations of today’s older people have changed and will continue to do so. In recognition of these changing demographics and aspirations we modernised our traditional sheltered housing to a more flexible retirement housing option. It promotes independent living and offers choice. In some locations you can choose a meal service, while others provide support and care.

For independent older people, shared ownership in Bearsden, St Andrews or Lenzie offers the option of moving to a high specification modern home where you can release equity to enjoy retirement. If retirement in Scotland is in your plans please visit our website.

bield.co.uk
0131 273 4000

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The Holly
PRIVATE HOSPITAL

healthcare in a safe, comfortable and welcoming environment – one in which we would be happy to treat our own families.

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Whether you’re after a nip and tuck, a thorough health assessment, joint replacement or cataract surgery, we can help. Use your health insurance or pay as you go with an initial consultation from as little as £200. Finance options are also available.

The Holly Private Hospital – we’re just what the doctor ordered.

theholly.com | 020 8505 3311

of the care and is available if an individual’s primary need is for health. Over the last decade, we’ve recovered over £100 million on behalf of individuals and their families who have wrongly paid care home fees. We urge families to access the right information and seek advice if you feel your loved one could qualify for funding.”

Hugh James has a helpline for those who have been affected by similar experiences – call the nursing care legal team on 0808 252 0000 for a free initial assessment or visit www.hughjames.com/nursingcare to see if you or a relative are eligible for NHS Continuing Healthcare and reimbursement of care home fees.

Hugh James is authorised and regulated by the Solicitors Regulation Authority and the Financial Conduct Authority.

hughjames.com/nursingcare | 0808 252 0000

HUGH | JAMES

Why are more people choosing live singers for funeral services?


WE’VE ALL BEEN TO funerals where the hymns are a dreary and uncomfortable lull in the service, rather than the beautiful, comforting tribute they were intended to be. With increasingly fewer people comfortable singing hymns in public, carefully chosen and beloved songs can become joyless – not to mention a tough ask for the recently bereaved.

The London Funeral Singers formed in 2015 to address this. Providing top quality singers, choirs and instrumentalists, their performers bolster congregational singing to create a strong, uplifting sound, as well as performing bespoke renditions of other favourite songs. They advise and assist in choosing and arranging the music, and select the perfect voices for your chosen songs.

With The London Funeral Singers’ professional performers, you can make your funeral service really sing.

londonfuneralsingers.co.uk | 0203 488 3080



 The London
Funeral Singers

Fulfilled living in a Christian community

HAVING WORKED HARD FOR MOST OF OUR LIVES, many of us wonder about retirement homes that offer a retreat into a luxury world where pampering seems significantly more prominent than purpose.

At Pilgrims’ Friend Society we take a different view of older age and retirement. Our retirement homes provide all that anyone would want from retirement living, and we enable communities where like-minded people can come together and use their gifts to contribute to their immediate community as well as those around them – ‘fulfilled living’. We help people flourish and, even if they live in their own apartment or bungalow, they need never be lonely.

Moving to your own home within one of our Christian communities enables you to retain your independence with the extra support and security you need as you grow older. We offer different levels of support and there is flexibility



within each scheme to purchase well-being packages to create just the right service for you.

Our award-winning Pilgrim Gardens in Leicester is a beautiful place to live and enjoys landscaped gardens but at its heart, as with all our retirement housing, is our Christian ethos. Royd Court, our independent living community in West Yorkshire, has a thriving community that also benefits the locality through its Friendship Café and regular involvement in the local Mirfield in Bloom competition.

In addition to good quality accommodation, the real luxury is that people are living in and contributing to a caring Christian community.

**pilgrimsfriend.org.uk
0300 303 1403**



Enjoying life in your own home for longer

YOU MIGHT WORRY ABOUT growing older and losing your independence. Or wonder how to support loved ones as their needs change.

While an understandable concern for many of us, we believe that it doesn’t need to be something to be scared of.

When you need a little more support, Astraline offers a range of products and services that will help retain your independence for as long as possible and are tailored to your specific needs.



Choose Astraline for:

- Independence as your needs change
- Reassurance and peace of mind
- Modern devices that are discreet and easy to use
- Help from as little as 18p per day
- Trusted support – Astraline is accredited to the highest standard by the Telecare Services Association.

You might not need us now, but we’re here when you do.

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WIN



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hurstmediacompany.co.uk/competitions/acticheck

Enter Here

Inspired choices for retirement living

INSPIRED VILLAGES IS A name that has quickly become synonymous with luxury, choice and reassurance among the UK’s retired generations.

With six retirement villages located across the UK – and ambitious plans for the future – the Inspired team is united behind their determination to reinvent retirement living.

Sales and Marketing Director James Cobb explains:

“Our ethos is simple. We put the health and happiness of individuals at the heart of every village and community. From the luxurious homes to the choice of five-star facilities, everything here is designed to create the retirement that people desire and deserve.”

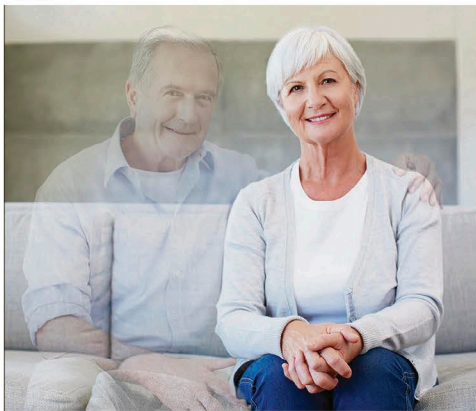


Each Inspired Village represents a place to feel comfortable and reassured. To savour the company of family and friends. To discover new passions, explore new places and indulge old interests.

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

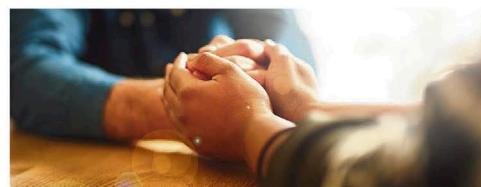
inspiredvillages.co.uk | 0800 331 7430

Inspired
Villages



While there are lots of funeral plans and insurances out there, often when the time comes to activate the plan, there is a shortfall and, upsettingly, the policy can’t meet the disbursement fees alone.

Trinity Funeral Homes offers families an affordable low-cost funeral at the time of need or in the future nationwide. Our funeral directors are on call to give specialist help and advice free of charge and our independent consultants will help to plan a funeral that will celebrate and mark your life without it costing the earth. We can even lodge your wishes and help you find the right plan, policy or saving programme for you.



Worried about funeral expenses?

AS WE GROW OLDER, there comes a time when thoughts turn to the future and what will happen when we pass away. You may have attended a friend’s funeral or heard of an acquaintance passing away, and your mind turns to the cost of a funeral and your wishes. How will it affect those who are left behind? Will they understand you not wanting any pomp or ceremony?

These are questions that we hear many times when making funeral arrangements; and we see the anguish on sons’ or daughters’ faces, when they realise they never really talked to Dad or Mum about it. What shall we do? What would they have wanted?

Whether you want your life marked with an elaborate send-off or simple cremation and celebration of your life with loved ones in the local pub, the important thing is the choice is yours.

**trinityfuneralhomes.co.uk
0800 0885 829 (24 hour)**



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The Assure® for peace of mind throughout home, garden and beyond.

Award-winning UK innovation protects 24/7 with the following invaluable alerts:

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