

Retirement Planning

Collect the 2019 Royal Mint gold sovereign

EXCLUSIVE COINS IS GIVING Retirement Planning readers the chance to own The Royal Mint's latest bullion gold sovereign for 2019.

Struck in 22-carat gold, this sovereign features an original design that has continued to be used on gold coins for over 200 years: Italian engraver Benedetto Pistrucci's iconic masterpiece, the legendary Saint George and the Dragon.

Readers can secure this tax-free coin that has a total weight of 7.98 grams at the special price of just £259.99. Each coin purchased will come housed in a unique, deluxe presentation case.

"We don't normally offer cases free of charge, but this a beautiful coin, so we wanted to provide readers with a classy solution to protect their investment."



Gold is on the rise so act fast to avoid disappointment

To order your coin, for an immediate response call Exclusive Coins on 0800 978 8542 now. Alternatively, you can order via our website using the link detailed here below – delivery of your coin is fast, free and fully insured.

exclusivecoins.co.uk/2019offer
0800 978 8542

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Please note - Orders may be refused 72 hours after publication due to changes in gold prices

Tailor-made holidays at home or abroad

BRIDGE OVERSEAS LIMITED has been successfully trading for over 25 years and is ATOL protected and bonded by the TTA. It is a trusted travel agent and tour operator, offering 100% safe travel and a freephone call centre manned by friendly and experienced travel advisors. You can book pretty much anything with us, from a luxury Gulet yacht cruise or a special offer package holiday deal anywhere around the globe, to a fully-hosted group leisure holiday including themed events, trips, private group transfers and flights.

We are proud to be event and travel organisers for the Home Nations Bridge unions, as well as for the Four Nations Chess League and English



Chess Federation. We also help charities and not-for-profit organisations with their meeting, events, reunions and travel requirements.

We offer hosted leisure group holidays in the UK and around the world, with organised evening games of bridge, poker and chess with daily bowls, walking and golf, plus other activities that include trips and excursions, short mat bowls, petanque, spa and wellness packages. Single travellers are made more than welcome on our hosted holidays and we offer tailor-made holiday packages to groups. For any further information or assistance please get in touch.

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BRIDGE OVERSEAS
Est. 1993

Holidays & Events
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Modern retirement

WHAT THOUGHTS DO YOU have when you start thinking of retirement? Will you still live in the same home or look for somewhere new? The next generation considering retirement has choices that past generations didn't.

In Scotland, Bield is an established provider of housing for older people, offering a range of housing including rented and shared ownership.

Whether you choose urban or rural living, there are options across the 23 local authority areas in which Bield operates.



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



Traditional 'retirement' housing has changed significantly as have the aspirations of older people. In recognition of the changing demographic and aspirations of older people, five years ago we modernised our traditional sheltered housing to a more flexible retirement housing option. It promotes independent living and offers more choice. In some locations we offer meal services, while others provide support and care.

For more independent older people, the new model of shared ownership in Bearsden, St Andrews and Lenzie gives the option of moving to a high specification modern lifetime home where you can release equity to enjoy retirement.

If you are considering retirement in Scotland take a look at our website or give us a call.

bield.co.uk
0131 273 4000

BIELD
FREE TO BE

Helping you keep your freedom and independence

WHEN IT COMES TO thinking about your mobility upon retirement, we've got everything covered. From holidays abroad to trips down to the local shops, afternoons in the countryside to spontaneous visits with friends and family, we have a mobility scooter to suit every individual and their lifestyle. Our extensive range includes folding travel scooters, pavement scooters, and 8mph road scooters. In addition to our own exclusive Pro Rider Mobility range we also stock other leading brands including TGA, Drive Medical, and Kymco to give you exceptional choice at all times.

Established for over 10 years, Pro Rider Mobility is the UK's leading retailer of mobility scooters and living aids. At Pro Rider Mobility, we believe in finding your perfect match mobility scooter so that you can live life to the absolute fullest. Our friendly and knowledgeable team is on hand five days a week to offer expert advice and guidance every step of the way, helping you to find the right mobility solution for your needs.

We understand the importance of preparing your finances and then carefully managing your money during retirement. Get in touch with our team to talk about our interest free finance packages and part exchange option to discover



just how affordable that dream mobility scooter can be. Don't forget to also ask our team about our other superb services including white-glove delivery and obligation-free personal home visits.

To find your perfect mobility scooter and enjoy an exclusive 5% discount with code 'DAILYMIRROR', call our friendly team on 0800 195 0275 or visit our website listed here below.

proidermobility.com | 0800 195 0275

PRO RIDER
MOBILITY 

Money tied up? Could you unlock your property wealth?

TO QUOTE QUEEN: "Who wants to live forever?" Well nobody is going to but we are living much longer; we are healthier and medical science has improved but have we also planned to finance this increased longevity of life? In most cases it's a resounding NO.

Most people's greatest asset is their home, and unlocking your property's profit allows your home to pay for you instead of you paying for it.

Question: can you rely on your pension or savings to look after you and your family?

Yes = you are very lucky

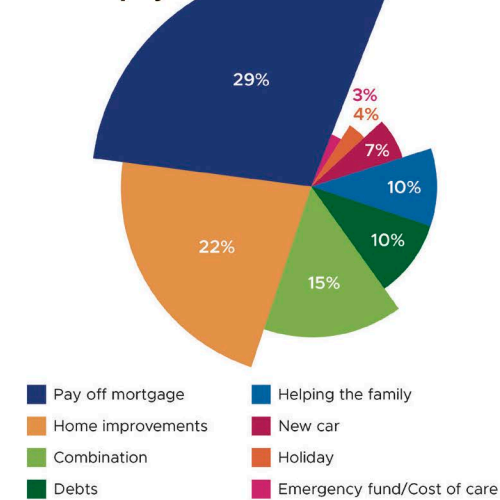
Maybe = you need to plan

No = you must plan

All solicitors regulated by FCA and a member of the Equity release council



Why do people release equity?



Let us at Home Legal Direct give you complete peace of mind that the next steps you are taking are the right ones. We provide the legal support you need from a specialist regulated solicitor to ensure you and your family are in the best hands.

Don't leave it to guesswork – plan today to support yourself tomorrow.

 **TRUSTPILOT**



Call us now to find out how much equity you could release from your home.

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info@homelegaldirect.com



ALSO - Free service for our clients. Sadly, over 60% of people in the UK still do not have a Will. Are you one of the 60% ?

Wills Check: if you do not have a will, your property, money and possessions will be given out according to the law instead of your wishes. Don't let that happen.

Call us today on the number below or feel free to drop us a line to info@homelegaldirect.com

 **HOME LEGAL DIRECT**

Take control of your pension savings with an online plan

TO PLAN ADEQUATELY for retirement you need full visibility of your savings and yet, according to a Which? poll*, almost half of Brits aged over 50 don't know the total value of their pensions.

If you're nearing retirement, it's more important than ever to check your pension balances regularly and ensure you're on track to achieve the retirement you want. If you're struggling to find out how much money you've built up over your career, PensionBee can help. We'll piece together your employment history to find any old workplace or private pensions you've lost track of and bring them together, all under one roof.

Combining your old pensions into a simple online plan, with one clear balance and one fair fee, will put you back in control of your pension savings. You'll be able to view your live pension balance, see your projected retirement income and contribute or take money out, from the age



"PensionBee intrigued me because I'd failed with two previous corporate providers in the past and I wanted to combine my pensions into one new online plan."

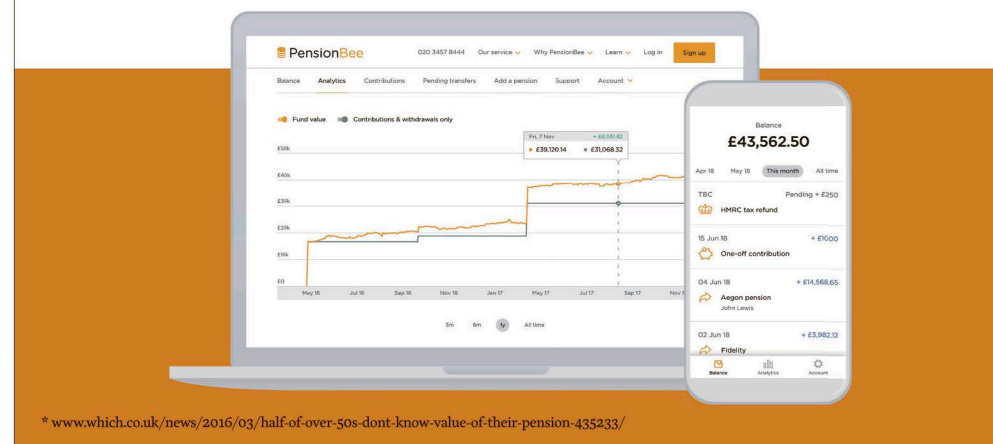
I enjoy the fact that I can access my pension account wherever I am. It puts everything into one place – I know where all my pensions are and it gives me the ability to manage my finances for now and the future."

— Tony (53), PensionBee Customer

of 55, in just a few clicks. Remember, pensions are an investment – your balance can go up and down, and your capital is at risk.

pensionbee.com | 020 3457 8444

 **PensionBee**



WIN



Win a £500 pension contribution!
To your new online plan!



hurstmediacompany.co.uk/competitions/pensionbee



Bentley Country Park

Bentley Country Park is one of the few family-owned and run parks in Essex, set in 24 acres of landscaped park on Toosey Creek, part of the Black Water Estuary. There are 320 units, all with their own parking and gardens. The site is an SSSI because of its wildlife habitats, including

a salting, riverside and three lakes, all of which have units surrounding them or alongside. The site boasts an impressive pine log leisure centre and clubhouse, and best of all there is no renting on Bentley Country Park – resulting in a wonderfully quiet, peaceful and laid-back ambience.

becparavans.co.uk | 01255 822726

BCP CARAVANS

PENSIONBEE COMBINES YOUR old pensions into one new online plan that you can manage on your phone or any device you like. You can contribute and get tax top ups from the government and from the age of 55 you can take money out. PensionBee makes pensions simple! For terms and conditions, visit: **PensionBee.com/mirror**

As with most pensions, your capital is at risk.

