

# 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 and legal help

## Start saving for later in life

**LIVING BEYOND 100** could soon be the norm, according to a recent report by the Pensions Policy Institute. Sounds wonderful – but could you afford it?

Most of us will need to top up our state pension with a separate savings pot that we have built up throughout our working lives. And the best bet is to start saving early.

In the early stages of your career, with student loans and saving for a house, retirement can seem a long way off. But starting a pension early will have an impact, as you'll be saving for longer, which could give you more opportunities for growth.\*

Later on it may still be achievable to build up a healthy pot, but you'll have to put away more or earn more to match what you'd have with earlier saving. A workplace pension is one of the best ways to start saving: you'll get tax relief on the money you pay in, and your employer will also contribute. If you can't participate in a workplace pension, you are still able to save into a personal pension and benefit from tax relief.

Of course, a pension is just one solution. One of our independent financial advisers can explain the options to you in detail, and help you create a plan to suit you.

**afhwm.co.uk**  
**03330 605 548**



**AFH** wealth management

\*Performance is not guaranteed. You can find out more about pensions on our website or download our free basic pension guide. You should always seek professional advice before making any financial decision, as how suitable a solution is will be based on individual circumstances.

## easyMoney: shaking up the investment market to help fund your retirement



**IT'S NO SECRET** that the investment market is riddled with bad offers, meaning your hard earned money is not growing nearly as fast as it could.

easyMoney, part of Sir Stelios Haji-Ioannou's 'easy' family of brands, has taken on the big players in investment and savings by using the same market-disrupting approach pioneered by easyJet. Just as easyJet made air travel accessible to everybody, easyMoney is making better personal finance products available to all.

For example, the cash ISA market has become terribly stale – it's crying out for someone to give investors more for their money. The best easy-access cash ISA offers a measly 1.45%\* while inflation stands at 2.1%\*\*.

In real terms, savers are losing money every day.

easyMoney's Innovative Finance ISA is for investors across the UK who have had enough of the paltry rates offered by cash ISAs. Their IFISA offers tax-free returns of up to 7.28% – that is streets ahead of what banks can provide.

easyMoney does this by keeping it simple: they have no high-street branches, no outdated computer systems that are costly to maintain, and the one thing they don't skimp on is excellent customer service – their number one priority.

Just like easyJet earned a reputation for giving travellers much more cost-efficient travel, easyMoney is quickly earning a reputation for giving investors a far better return on their hard earned money. For inflation-busting returns that make your money go further, visit **easymoney.com**

As with all investing, capital is at risk. E-Money Capital Ltd trading as easyMoney is authorised and regulated by the FCA. No FSCS. Tax treatment dependent on individual circumstances and subject to change. Full terms at easymoney.com

Sources  
\* www.moneysavingexpert.com/savings/cash-isas-transfers/  
\*\* www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/december2018

**easyMoney.com**

## Saving for your retirement or looking for an income from your lump sum?

**IF YOU'RE LOOKING** for a savings alternative to a bank or building society, you could consider becoming a member of a mutual. Sheffield Mutual, established in 1892, is a trusted and respected friendly society and as a mutual, we have no shareholders to satisfy so our members are our number one priority. To give you peace of mind our plans are covered by the Financial Services Compensation Scheme for up to 100% of the claim, so you know your money is safe with us.

We offer a range of long-term regular and lump-sum savings and investment plans; including ISAs, Tax-Exempt, Income Bonds, and Life Assurance policies. These plans could be ideal to help you either save for your retirement, or if you're already retired, provide a steady income from your lump sum.

You will always be able to speak directly to one of our friendly and knowledgeable team. There are no call centres and our team doesn't work on commission, so there will never be any pressure on you to open a plan.

Our members also enjoy our discretionary member benefits package which includes optical and dental claims and our Tell-a-Friend scheme.

Apply online at [sheffieldmutual.com](http://sheffieldmutual.com) quoting 'TIMES' for a free £25 M&S or Love2Shop gift card after your policy starts (terms and conditions apply) or call us to find out more and apply by phone (Mon-Fri 9am – 5pm). Calls may be recorded for your protection.



**sheffieldmutual.com** | **01226 741000**

This advertorial provides generic information. You should read the product brochure and key information documents before opening any new policy. If you are in doubt as to whether a savings or investment plan is suitable you should contact a financial adviser, which may incur a fee. In certain circumstances your capital is at risk.

**Sheffield Mutual**  
For you, your family, your future

**125**  
YEARS OF PUTTING OUR MEMBERS FIRST

## Were you mis-sold a SIPP pension?

**SIPPs** (Self-Invested Personal Pensions) are a type of personal pension scheme which allow individuals to make their own investment decisions. SIPPs are generally suitable for people with larger pension pots and with experience in managing their own finances.

TRUE Solicitors LLP act for clients who were advised to transfer their retirement savings into higher risk, often unregulated, SIPP investments, without being properly advised of the financial risks involved.

TRUE Solicitors are experienced in recovering pension losses for clients who were advised to transfer their pension pot into a SIPP, often to be invested into the following types of scheme:

- Overseas land and property
- Green oil
- Forestry
- Store Pods
- Resort Developments
- Carbon Credits

If you have experienced financial loss as a result of investing in a SIPP, TRUE Solicitors may be able to help you recover the losses if some of the following apply:



- Your SIPP investment failed
- You received advice to move your pension into a SIPP
- You were guaranteed a financial return which didn't materialise
- You received annual statements which suggested that there was still value in your investment when in reality the scheme had failed, making the investment worthless.

Our team of lawyers has expertise in reviewing and assessing complicated paper trails to uncover negligent pension advice.

Contact TRUE Solicitors today for an initial free, no obligation assessment of your case. We operate on a no-win, no-fee basis.

**true.co.uk** | **0844 854 7000**

**Trustpilot**  
★★★★★

**TRUE**  
SOLICITORS LLP

## Finding the right motorhome insurance

**THERE'S LOTS OF** motorhome insurance policies around on the market nowadays, with options to buy direct from an insurer, through a price comparison site or a specialist broker.

Cheap insurance is not always best. Check the full value of your motorhome is covered. Also read the small print on what personal belonging are covered in a theft situation. Look for 'new for old' cover; the last thing you want is to have to replace your near new motorhome with a used one.

Speak to other motorhome owners. It's great for recommendations, hearing about insurer service quality and whether they pay claims out – clubs and online forums are a good place to start.



Take us with you!

**COMFORT**  
INSURANCE

Motorhome insurances are not all the same and the service you get isn't either, so it is good to try several providers and decide who really knows what they're talking about.

**comfort-insurance.co.uk/times**  
**0203 7578 613**

## 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 Telcare Services Association.

You might not need us now, but we're here when you do. For a limited time only, use code TIMES for free set up worth £50

**astraline.co.uk/enjoylife**  
**0345 217 0721**

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a partnership for living



## A retirement plan built on bricks and mortar

**A LUXURY WORLDWIDE** cruise, spending precious time with the whole family and that classic car you've been promising yourself since you were a teenager...whatever dreams you have for your golden years, one thing is for certain: they rarely come cheap. With life expectancies and the cost of living rising, this lifestyle is reserved only for the savviest savers among us, so how do you make sure your retirement is spent enjoying yourself and not worrying about covering bills?

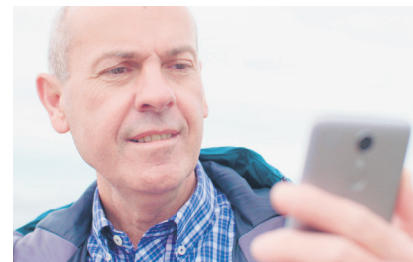
The digital age has made it easier than ever to build and manage your investment portfolio, with instant fund transfers and a huge range of opportunities at your fingertips. Your options now extend far beyond traditional property investing or savings accounts, and you can make your money work harder without even having to leave the house – perfect for fitting around your busy lifestyle.

## Take control of your pension savings with an online plan

**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



## Nothing stopping an adventure of a lifetime

**ALWAYS DREAMED OF** exploring the open road at your own leisure with your own itinerary? Enjoy the freedom and flexibility of a motorhome with your home comforts in tow. Perfect for couples, families, solo travellers and even beloved pets, motorhomes can be fully customisable to create your perfect 'home on wheels'.

Imagine the ability to travel from destination to destination, changing the scenery each day without ever having to unpack. Love the idea, but worried about the cost and details of owning your own motorhome?

We can offer flexible finance packages to spread the cost of motorhome ownership; or alternatively, why not hire before you buy to see if the on-road experience suits you? Whether you're planning for the future or ready to go right now, Just go, Approved RV's team of specialists are with you at every step of your motorhome journey. Please quote this article when contacting us.

**approvedrv.co.uk**  
**01525 878009**

**Just go**



## Exercise: it's vital for health in the over 70s

**WE ALL KNOW** exercise is good for us but it's particularly important as we get older. Exercise for the over 70s is not about lifting heavy weights or running marathons – it's about functional exercises that make a difference to everyday life.

**Why exercise matters**

Quality of life depends to a very large degree on your ability to carry out daily tasks comfortably – walking, climbing the stairs and standing up. These movements are dependent on having sufficient physiological reserves – a combination of strength, endurance, flexibility and balance.

**Exercise and therapy classes at Lynwood Village**

At Lynwood we are blessed with a full physiotherapy practice where owners can access private treatment, a state-of-the-art



hydrotherapy pool and acupuncture.

Lynwood's physio team, experts in the physiology of older people, also design and run on-site exercise classes for owners that improve functional fitness and balance. Find out more about Lynwood Village life by calling our sales team to book your personal tour.

To arrange a visit please call us on the number below.  
**lynwoodvillage.co.uk**  
**01344 874250**

**LYNWOOD**  
VILLAGE



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**kuflink.co.uk**  
**01474 334488**

So, if you're in search of a way to supplement your pension and bring your retirement dreams a little closer to reality, you'll be pleased to know there's more than one way to invest in bricks and mortar. Kuflink's Innovative Finance ISA helps you take advantage of all the 'best bits' of property investing, with up to 7% annual tax-free returns\* and a more 'hands-off' approach – your time is a luxury after all.

Start getting more from your annual ISA allowance today. Choose either a one-, three- or five-year investment term and your funds will automatically be spread over a diverse portfolio of UK property-backed opportunities that are fully approved by our two independent credit committees.

**Planning for retirement – a reason to invest**

Some 24% gave planning for retirement as their main reason for investing. Based on a survey of 452 investors, December 2018.

Kuflink Ltd is authorised and regulated by the Financial Conduct Authority (Reg Number 724890) \*Capital is at risk. Tax treatment is dependent on your individual circumstances & subject to HMRC requirements. Kuflink is not FSCS protected

**PensionBee**

