

Retirement & Financial 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 and funeral options, financial services and legal help

checklist 

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 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*

Award-winning personal savings



YOU WORK HARD for your savings, so why not make your savings work hard for you? Hampshire Trust Bank is focused on helping UK businesses realise their ambitions. At HTB, customer service is central. Dedicated UK-based support teams are on hand to provide an effective and helpful service to ensure customers receive the expertise they need to achieve their savings ambitions. HTB works hard to inspire people and businesses to have savings in place, to help them feel financially resilient and help them achieve their savings ambitions.

Find out more at htb.co.uk or call 020 7862 622



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.

Hugh James is a top 100 UK law firm with offices in Cardiff and London. The firm has grown from humble beginnings in 1960 to become a leading law firm, servicing a vast range of clients across the UK and overseas.

All of Hugh James' services are listed on their website, as well along with the key people who manage their teams and work with their clients. Within these client groups they specialise in a number of sectors which you can find out about on their website.

Call the nursing care legal team on 0800 252 0000 for a free initial assessment or visit hughjames.com/nursingcare to see if you or a relative are eligible for NHS Continuing Healthcare and reimbursement of care home fees.

HUGH | JAMES

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

Discover what's waiting to meet you with a Danbury Campervan

AS ONE OF THE BEST KNOWN AND market-leading converters of campervans in the UK, Danbury has been converting car and van chassis into leisure vehicles for over six decades.

The Danbury Active and the Danbury Royale

provide installed toilet facilities for customers who require more of the home comforts while on their travels. The Ford designs offer the owner the practical advantages of the Danbury Go! or the simplicity of design in the award-winning Danbury Fun. For owners who want the extra space associated with a motorhome but the motoring practicality of a campervan Danbury has the six variants of the Danbury Avenir, based on the popular Fiat Ducato chassis. To become the proud owner of a stunning range of new and used stock campervans, why not arrange a test drive, request a brochure, price up a part exchange, check our very favourable finance options, arrange a try-before-you-buy demonstrator for a weekend, sign up to our newsletter or just have a chat about campervanning?



Visit danburycampervans.co.uk or call 01454 310000 to talk to a real Danbury person.

The microscopic implant for glaucoma

GLAUCOMA CAN LEAD TO SIGHT LOSS – even blindness – if it's not diagnosed and treated early. Around half a million people in the UK are currently diagnosed with glaucoma. A serious, progressive eye disease, glaucoma usually occurs when the optic nerve is damaged by an increase in pressure of the fluid in the eye when that fluid can't drain away properly.

The most common treatment is prescription eye drops. Eye drops will need to be applied up to three times a day, every day, so compliance can become an issue.

But there is an alternative: trabecular micro-bypass surgery. It involves implanting two tiny 0.36mm iStent inject® devices into the eye and can be carried out at the same time as cataract surgery, or during a separate procedure usually under local anaesthetic by an ophthalmologist.

An international study has shown 72% of patients who were treated with iStent inject® no



longer need to take eye drops after 12 months.

iStent inject® is not only the world's smallest medical implant known to be implanted in the human body – it's also part of a revolution in glaucoma treatment.

GLAUKOS®
Transforming Glaucoma Therapy

For more details, visit glaukos.com/en-uk

Are you one of 58% of people yet to make a Will?

THE IMPLICATIONS OF NOT HAVING A WILL, or not having updated your will when circumstances change, can be costly and cause distress to your loved ones. Today's relationships can be quite complicated. The Planning Crowd are experienced in all aspects of Legal Services for the family and can help you and your family.

The team at The Planning Crowd have written over 120,000 Wills, and there really isn't anything they can't help you with.

By making a will you ensure that your wishes are met after you are gone. You choose your own executors and they will ensure your Will is followed. This can cover who inherits and who doesn't; you are able to leave specific gifts, legacies or charitable donations; and your Will can also specify your funeral wishes and organ donation. By doing this now you will make things a lot easier for family at what can be a difficult time.

Dementia is a growing challenge and tragedy. Should we, through illness or accident, lose the ability to make decisions for ourselves then a Lasting Power of Attorney really helps. This is a vital document which gives family members, or trusted advisors, authority to handle the financial affairs of a loved one and/or make

decisions on their health and wellbeing.

The Planning Crowd are part of the Institute of Paralegals. Consultants will guide you through every step as we prepare your documents together. This can be via phone or a home visit. They will only draft your documents once you are happy with your instructions, which will be checked at every stage via their compliance team. The Planning Crowd will then post your documents with clear signing instructions and follow up with a call to ensure safe receipt and answer any questions you may have.

Text WILL to 66777 and someone will call you back. Visit theplanningcrowd.com for more information.



theplanningcrowd



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.

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 and West Sussex and coming soon in Kent, an Inspired lifestyle offers a choice of town, country or coastal living.

Inspired
Villages

To find out more, call 0800 331 7430 or visit inspiredvillages.co.uk

In need of surgery? Why wait?

CARE UK BELIEVES PATIENTS SHOULD receive high-quality healthcare, fast. Nobody likes to wait, and leaving it too long before having your treatment can be detrimental to your recovery.

If you want rapid access to high-quality, consultant delivered surgery, Care UK's self pay packages could be the ideal solution for you and your loved ones. With prices up to 30% less than other private hospitals, but with no compromise on quality, it's no wonder so many patients are turning to Care UK for their surgery. For almost 18 months, retiree Peter Brewin, 73, had been suffering from pain caused by a hernia. On a shopping trip, the hernia became so pronounced and painful that he could no longer walk and he had to be helped back to his car.

His GPs request for NHS funding was rejected twice and it seemed as if he would face a future with limited activities and increasing pain.

"In the end, my GP suggested having surgery at a private hospital. However, my wife had knee surgery as an NHS patient at Care UK and we had been delighted with the treatment she received. When we found out that the centre was offering



self pay surgery it was the natural choice for me.

The consultant was excellent and inspired real confidence, which is important when you are allowing someone to operate on you. I am now back to health and looking forward to joining my friends back on the golf course and I would recommend Care UK to anyone!"

Does your experience sound similar to Peter's? If so, get your life back on track and enquire about self pay treatment options today. Care UK are the UK's largest independent provider of health and social care and support older people to live happier, healthier and more fulfilling lives.

For a full list of prices and procedures visit careukselfpay.co.uk/checklist

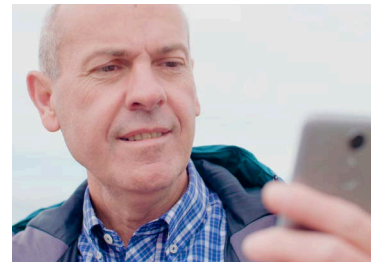


Take control of your pension savings with an online plan

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.

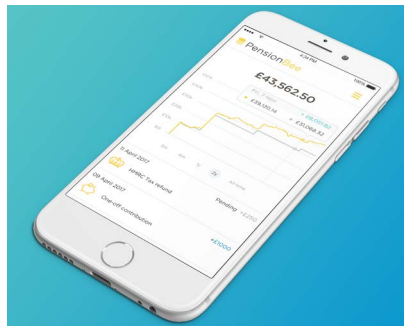
Combining your old pensions into a simple online plan, with one clear balance and one fair fee, will put you back in control of your pension savings. You'll be able to view your live pension balance, see your projected retirement income and contribute



or take money out, from the age 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.

Visit pensionbee.com or call 020 3457 8444 for more details.

PensionBee



Living the retirement you've longed for

RETIREMENT IS A NEW CHAPTER in your life, full of potential and possibilities. So it's worth considering whether you'll have the finances you need to maintain the lifestyle you long for.

If you're a UK homeowner over the age of 55, equity release could provide the answer. It's a simple way to access some of the money tied up in your home, without having to sell up or move out. That money could boost your pension income – to make home improvements, pay off debts or use the money for travel or new hobbies. Or perhaps even to give your children an early inheritance.

It's important to know that you'll need to pay off any existing mortgage with some of the money you release and equity release will reduce the amount of inheritance you can leave behind and may also affect your tax position. That's why, when you call the SunLife Over 55 Equity Release Service, they'll pass you over to an independent advisor who will help you to see if equity release is right for you and your individual circumstances.

Equity release could help you get more from retirement. To find out whether you're eligible or to request a free brochure, call SunLife free on 0800 142 2255. Use SunLife's free equity release calculator that shows you how much you could release.



Release equity. Realise potential. See how much you could release at sunlife.co.uk/money/equity-release or call 0800 142 2255.

SunLife

You continue to own your home with a lifetime mortgage secured against it.



Feel safe on your stairs with an Acorn Stairlift

FEEL SAFE ON YOUR STAIRS and enjoy the full use of your home once again. An Acorn Stairlift gives you a safe, comfortable and simple way to get up and down your stairs.

Acorn Stairlifts will help you master 'the three Rs': Regain your independence, Retain full use of your home, and Remain in the home you love. Installing an Acorn Stairlift turns your home into a bungalow, by removing the obstacle of stairs if they become too challenging.

Tailor-made to suit your individual home and lifestyle, we can fit an Acorn Stairlift to all types of staircase, and what's more, we can do so

within a matter of days rather than weeks.

Whatever type of staircase you have in your home, straight or curved, Acorn can provide the perfect solution for your needs.



Call us now on 0800 016 9176 or visit acornstairlifts.co.uk for your free brochure and quotation.