

Retirement Planning *checklist*

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

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.



care UK 

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

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



Regenovex your body!

A DAILY SUPPLEMENT LIKE Regenovex Actiflex one-a-day capsules (also available as topical gel) can provide an easy way to top up on key nutrients. It is ideal for supporting those with active lives, sporting lives and those in their golden years. The gel cools and soothes and is ideal for massaging joints including knee, hip, foot, ankle, back, neck, shoulder, elbow, wrist and finger.

REGENOVEX

Find out how Regenovex can help you at regenovex.co.uk



Treat your swallowing and reflux problems

MANY PEOPLE SUFFER FROM SWALLOWING difficulties – dysphagia – or acid reflux, snoring and sleep apnoea. These problems can affect anyone, and at any age. A new neuromuscular treatment, IQoro®, trains the slack internal musculature and allows people to regain their former quality of life.

Dysphagia brings with it swallowing problems, facial or throat paralysis and speech difficulties. Hiatus hernia is accompanied by acid reflux (GORD), heartburn, nausea or a sensation of a lump in the throat or chest. Snoring and apnoea disturb sleep and bring daytime tiredness.

IQoro addresses all these issues simply, effectively and without surgery. IQoro is a hand-held and self-administered neuromuscular training device that strengthens the affected muscles and encourages the relevant nerve systems to and from the brain to improve, rebuild and regain control over all



these functions. Training takes just 30 seconds three times per day and can be performed at home or wherever you find yourself.

This revolutionary method is underpinned by a series of peer-reviewed, internationally-published clinical studies and has helped over 14,000 people to date. IQoro is a CE-marked Class 1 Medical Product recognised by the National Institute for Health and Care Excellence (NICE) as "the only device available for treating hiatus hernia with oral neuromuscular training and the intended place in therapy is as an alternative to long-term proton pump inhibitor medication, or to laparoscopic fundoplication surgery".

For free shipping use code CHECKLIST at iqoro.com. Email info@iqoro.com or call 0203 966 0723 for more information.

IQoro®



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

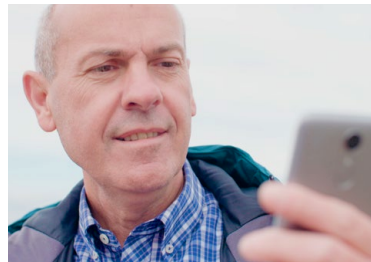


Take control of your pension savings with an online plan

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.

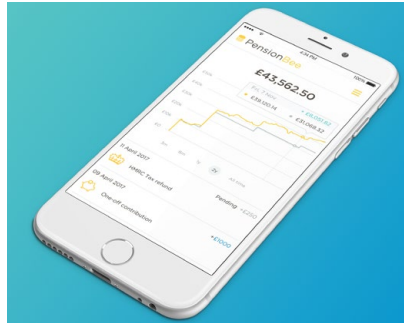
Combining your old pensions into a simple online plan, with one clear balance and one fair fee, will put you back in control of your pension savings. You'll be able to view your live pension balance, see your projected retirement income and contribute



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



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.

ACORN STAIRLIFTS

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

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.

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?

Danbury

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

Knee pain sufferers unite with Neo G

SUFFERING FROM ACHES AND PAINS in the knee is a common issue for many people in the UK. It's important not to neglect your muscles and joints as the smallest of injuries can sometimes lead to sprains, strains and instability, hindering the simplest of everyday tasks and movements.

By using a support such as the Neo G Stabilized Open Knee Support whilst walking or exercising, you can help to prevent injuries, as well as reduce the possibility of worsening existing ones.

Neo G offers a range of medical grade orthopaedic and sports supports, designed by qualified orthopaedic engineers for all ages and body types.

The Stabilized Open Knee Support and wider Neo G range is available at Boots instore and at boots.com/neo-g. For more information, visit neo-g.co.uk or call 01423 507 309.



NEO G