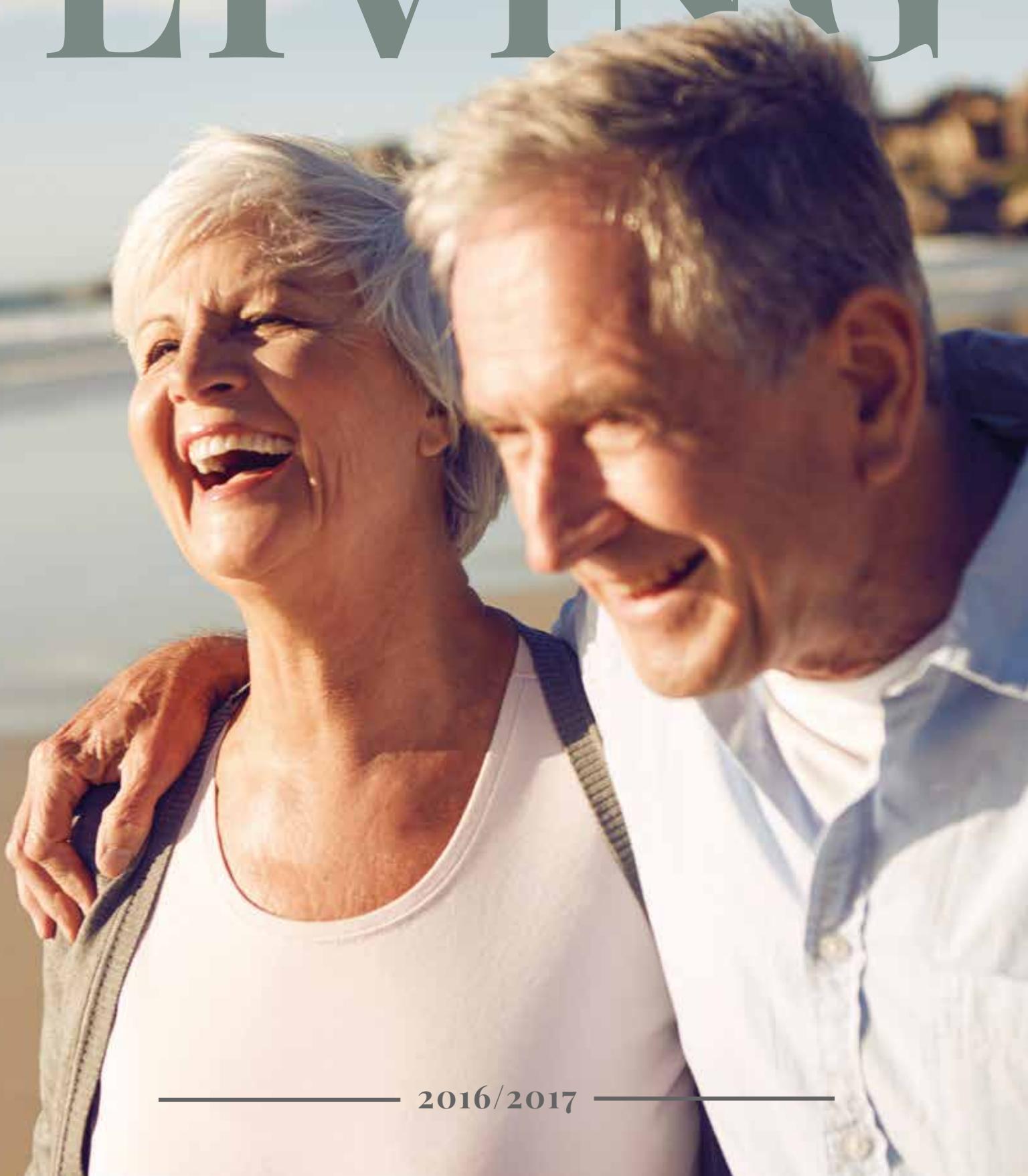


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2016/2017



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4 PLANNING FOR RETIREMENT

When you plan to reach retirement, there are a few steps you'll need to take to ensure you make the most of your pension savings so you can enjoy a comfortable future.

12 HEALTHY AGEING

Keeping our bodies and minds active in retirement is vital to good health and reduces the risk of illness and helps us to continue to live independently and enjoy life for longer.

20 FINDING LOVE LATER IN LIFE

No matter the age, you're never too old for dating. If you're single and over 60, the prospect of dating can be daunting. Dating isn't solely for the young and the restless: many people find themselves back in the game later in life. Dating can be a fun, exhilarating and ultimately life-changing experience.

22 ALTERNATIVE ACCOMMODATION

As we age, many of us are faced with the prospect of revising our living arrangements. If you feel overwhelmed by home upkeep, cut off from transport and social amenities, or simply want more companionship with others your age, an independent living facility or retirement village may be an option.

34 DOWNSIZING YOUR HOME

Emotional ties to the family home can make it more challenging to make the move to a new home. However, from the perspectives of both retired and their offspring, there are many benefits to downsizing. In fact, once the move is a reality, it creates an opportunity for people to make their new smaller home their very own.

PLANNING FOR RETIREMENT

When you plan to reach retirement, there are a few steps you'll need to take to ensure you make the most of your pension savings, so you can enjoy a comfortable future.

When do I have to retire?

Retirement is no longer a fixed time in your life – you can take early retirement or carry on working beyond state pension age.

If you decide you want to retire early, you can start claiming your workplace or private pension from age 55, but your state pension won't be available until you reach state pension age. Taking early retirement can be an attractive option if you don't like your job or want a change of pace, but you should remember that you're likely to receive a smaller pension if you retire early.



Working beyond retirement age is becoming more popular. If you do carry on working, you'll no longer have to pay National Insurance. You can also delay drawing your state pension, which means you'll get a bigger amount when you do come to retire.

How much pension will I get?

Six months before you retire, you should contact your current and previous pension providers to find out what your final pension will be and how it will be paid to you. If you're enrolled in a workplace pension scheme, contact the pension trustee to find out how much you'll get. If you have a personal pension, contact the provider.

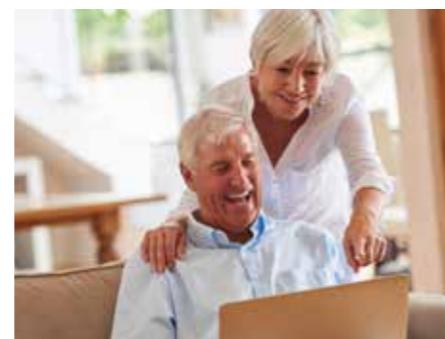
You can get a state pension statement on the government's website: www.gov.uk/check-state-pension. The Pension Service should contact you four months before you retire to tell you if you need to claim your state pension. If they haven't contacted you, you should contact them on 0800 731 7898. You should also let HMRC know you are retiring four months beforehand.

As you get nearer to retirement, you may decide you want to consolidate all your workplace and personal pensions in one place.

This may be a good idea if you're unhappy with your existing arrangements and you think your investments under-performing, and it also makes buying an annuity or going into drawdown easier, as all your money will be in one place. However, beware of exit penalties – you'll have less time to recoup the cost before you retire.

When you take your personal or workplace pension, you'll probably get the option to take part of it as a tax-free lump sum. The maximum is 25% either of the total value of the pension pot or 25% of your remaining lifetime allowance.

Before you take a lump sum, consider the impact it will have on your pension pot – you'll be left with less money with which to buy an annuity or to use for income drawdown. However, the tax-free aspect of the lump sum means it's usually worthwhile.



How much money will I need when I retire?

It's unlikely you'll need as much money as you did when you were working, but you may spend more money on heating your home and leisure activities and holidays once you've stopped working.

Planning a budget based on how much pension income you'll receive and what you're likely to be spending your money on will help you identify any shortfalls in your pension income.

Are you eligible for benefits?

Find out if you're eligible for pension credit, which can top up your basic state pension to £155.60 (2016/17) for single people and £237.55 for couples. You should also register for the winter fuel allowance, which can be worth up to £300, and you may be eligible for the cold weather payment, if you're claiming certain benefits.

You should also register for a free bus pass, a senior railcard, cheap healthcare and a free TV license.

Where do you want to retire?

If you want to retire abroad, you'll have to notify the DWP of your new country of residence so you can claim your state pension. You'll also have to let your private pension provider know, so they can transfer your payments to a bank in your new country.

One thing you may need to consider when retiring abroad is the tax status of any lump sum you may take from your pension scheme. In the UK, 25% of your savings can be taken tax free – so check the tax regime in your new country.

Benefits of Downsizing

Once you have reached retirement age, your family home could now be too big for your retirement needs. One of the greatest benefit to downsizing your home is the savings you will make.

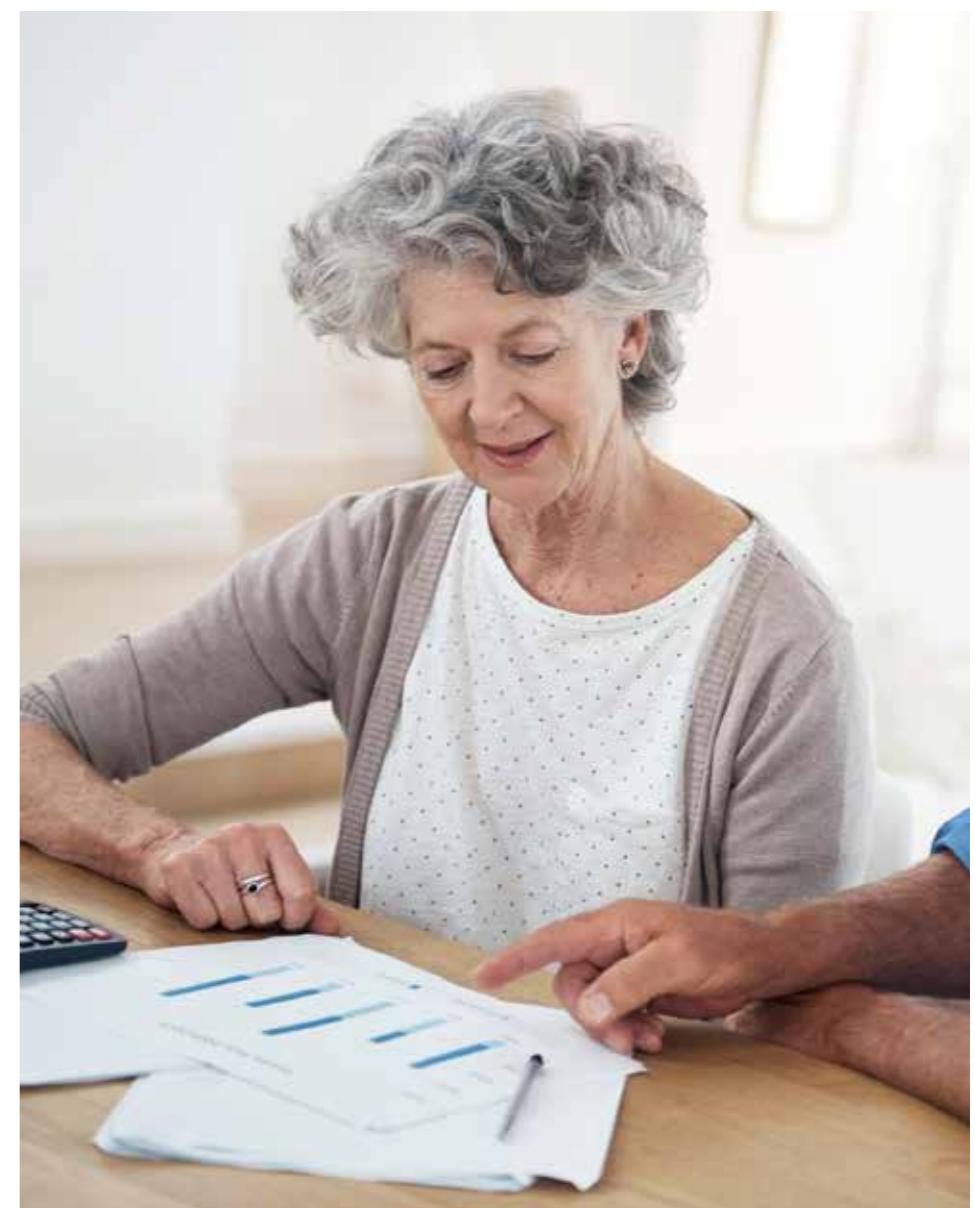
In general, the larger your property is, the more expensive it is to heat up and the more furniture you need to fill it!

One of the key concerns with owning a large property is the expensive energy costs. This can be anything from the water consumption (for gardening, cleaning, washing etc) through to the heating / electricity costs of your home. In short it's incredibly expensive to run a large property. The advantage of

downsizing your property to a smaller home is that you will receive lower energy bills each month. Additionally a smaller home helps retain the heat in the property which is particularly useful over the cool winter months. If you are conscious of your energy bills and you are wasting money on excess bills due to living in a property which is too large, you should consider downsizing your home to you can save money on bills and use your money more wisely on things you need.

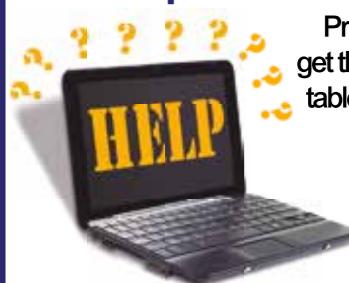
Generally speaking, (but not in all cases) when you move from a larger home into a smaller home you will release a large equity sum to spend on something which you need or have always wanted, such as a holiday or to add to your pension pot.

There are many advantages of downsizing your property, you can use it as a fresh start and a new life in a new home. It's something new and exciting!



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Jewellery and Coin Roadshow

A very lucky couple called at one of our recent roadshow events with a couple of old gold chains and a silver charm bracelet and a bag of old silver British coins. We paid them over £1600.00 just for the coins alone. They turned out to be pre 1947 silver coins that were normal currency a few years ago and are now highly collected. We asked them for their permission to pass on this story to help other people realise what they may be sitting on and they were only too pleased to allow us to let everyone know that they might be sitting on a goldmine and not even know it! Like most people, who can only dream of winning the pools or the lottery, a lot of normal households have a hidden treasure of old gold jewellery, silver jewellery, teapots, trophies, trays and old objets d'art. Why not get a free valuation from our expert at our roadshow at:

STONECROSS MANOR HOTEL, MILNTHORPE ROAD, KENDAL

There is no queuing and our expert will give you a one on one appraisal of the value of your treasured possessions in a private area, where there are no prying eyes, watching the process evolve. If you like the valuation our expert will make you the same offer in cash which you can accept or decline at no cost to yourself. The whole process of valuation is free of charge and very private, so you have nothing to lose and a lot to gain.

WHAT DO YOU HAVE WAITING TO BE DISCOVERED

Many people are totally unaware of the value of unusual and old items that they own and are just hidden away in drawers around the house. Dealers are now paying record high prices for old jewellery and gold and silver objects and collectables. Most unusual gold and silver items are no longer fashionable but there are still collectors who we deal with that will pay record high prices for your old gold and silver jewellery, and items. Wristwatches and old fashioned pocket watches can surprise you with their values and you will be amazed by the amount that is currently being offered for such items. Get looking NOW in your old drawers, cupboards, and jewellery boxes. Look in the attic and the cellar, even old broken or squashed item of jewellery and silver are valuable and worth having appraised at these free roadshows. Bullion Investments & Acquisitions are having such a roadshow at STONECROSS MANOR HOTEL, MILNTHORPE ROAD, KENDAL.

They will be offering a free valuation service and they will make you an instant CASH offer to buy your old jewellery, gold and silver or any old silver or coins that you may have.



Things that you should look for and bring to our roadshows are absolutely anything that looks like jewellery, whether it is yellow gold, silver or platinum. Any old British or foreign coins. Any old wrist watches or pocket watches. All chains, bracelets, rings and bangles broken or not and in any condition. If you think it is a diamond ring, bring it along and we will confirm it to be genuine. If you have an old trophy or tankard or any silver coloured items, let us value them for you.

COINS & MEDALS URGENTLY WANTED

Old war medals and old Masonic medals can be very valuable. You will be surprised to hear that we have paid THOUSANDS of pounds for certain war medals and even the General Service Medal group is worth bringing especially if you have the original box and letters to accompany them.



Also of great interest are old military uniforms, tunics, hats and any army, navy or RAF field gear. There are rarely any queues at our events and we can normally attend to every caller within a few minutes. We will give you a free valuation which we back up with a cash offer, there and then. You can accept or decline our offer, so come along and see what we can offer for your old gold or silver jewellery, coins and collectables.

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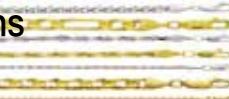
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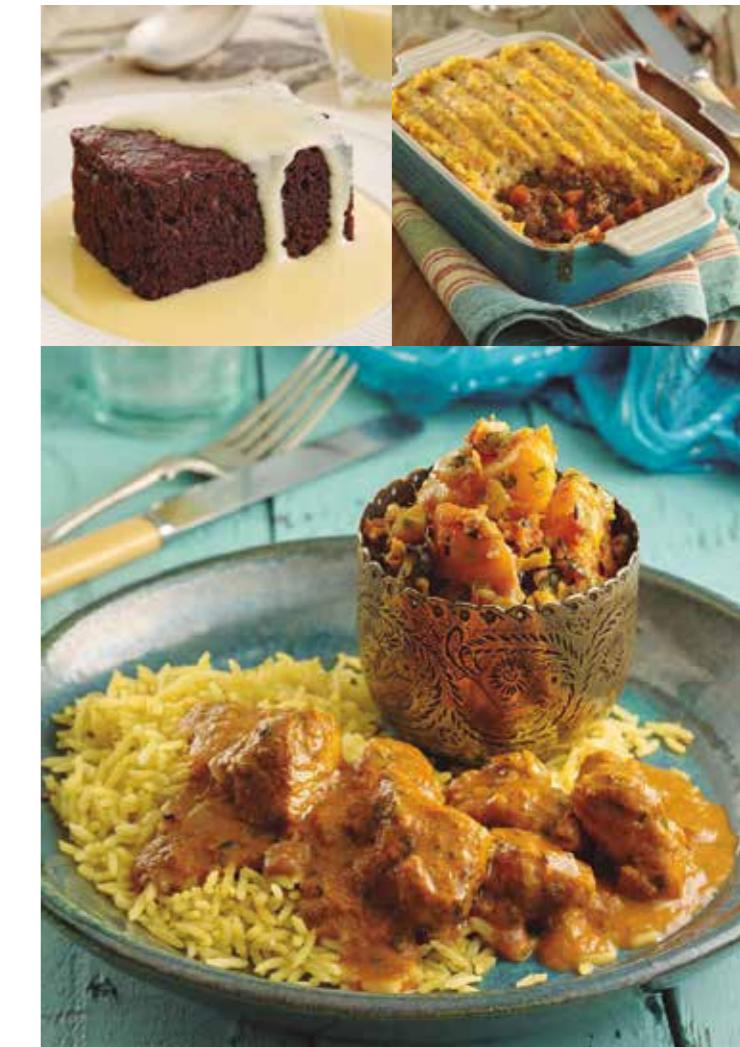
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HEALTHY AGEING

Keeping our bodies and minds active in retirement is vital to good health and reduces the risk of illness and helps us to continue to live independently and enjoy life for longer. Chronic health problems are a major obstacle to successful retirement. Spending too long sat down and being physically inactive is a potential risk factor for chronic ill health and mortality. Physical activity can help reduce the risk of angina, heart attack and stroke – whatever our age, gender or ethnic origin. The older we get, the weaker our muscles become, so physical activity is essential to maintain our strength, flexibility and endurance – so we can maintain our independence.

Don't panic!

Physical activity is anything that gets your body moving. 150 minutes of moderate exercise is recommended a week (just over 20 minutes a day). There are many ways to keep active which can be done with friends or on your own as a great way to meet new people such as Aerobics, Badminton, Bowls, Cycling, Dancing (from Ballroom to Zumba), Gardening, Golf, Jogging, Pilates, Swimming, Tai Chi, Walking and Weight Training – anything that gets you. Remember to warm up, don't overdo and look after your joints in 'impact' activities. If you stay physically active you are likely to stay independent and happy for longer, as you'll feel stronger, more confident and more able to get involved in life. Housework like cooking, shopping or cleaning won't count towards your 150 minutes I'm afraid, as the effort isn't enough to raise your heart rate, but they do break up periods of sitting, so are important nonetheless.

Falls are common for older people and can result in fractures and more serious injuries, attending regular exercise classes combined with doing ancillary exercises at home improves balance which can significantly reduce the risk of a fall.

As well as keeping the body active we also need to keep the brain active this may help reduce the risk of developing Alzheimer's. Taking part in leisure activities has been associated with a lower risk of dementia. Reading, playing board games, playing musical instruments and dancing all seem to help. However, it isn't yet clear whether the leisure activities lower the risk of dementia or whether people become less inclined to take part in leisure activities during the preclinical phase.

There are many ways to keep the brain active such as eating well - a Mediterranean diet seems to be good for the brain. Stay socially active, keep in regular contact with your friends and family, join a book club, choir, amateur dramatics or film club. Take up a new interest or renew old hobbies i.e. arts & crafts, baking and gardening etc. Use your brain in a new way, maybe learn a new language or musical instrument or join an education class. Play challenging games such as brain teasers and board games.

Top Tip!

The best way to work out if you are doing moderate exercise is if you can still talk while exercising but unable to sing the words to a song.



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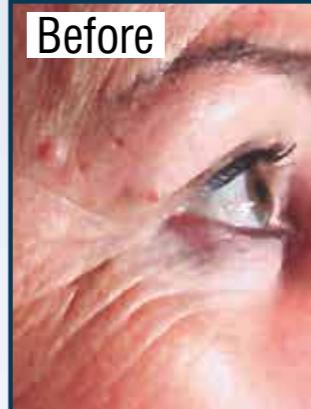
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FINDING LOVE LATER IN LIFE

No matter the age, you're never too old for dating. If you're single and over 60, the prospect of dating can be daunting. Dating isn't solely for the young and the restless: many people find themselves back in the game later in life. Dating can be a fun, exhilarating and ultimately life-changing experience.



First and foremost you need to be sure you are ready to start dating. To know whether or not you are, you need to feel happy and confident with yourself. If you're looking to get back out into the dating world but don't quite know how, keep it simple, look up old friends you had back when you were in school, college or even from your home town. Try getting in contact with them on Facebook etc., maybe there is a reunion that you could attend?

Try expanding your social activities. There may be a local retiree club that entices you, most clubs like that go on outing to the cinema and walks together. It is a great place to meet people and spark a new 'friendship'. Being single is intimidating as you would have to go by yourself, but once you settle in, it can become very enjoyable.

Online dating

There's no longer a stigma attached to e-dating, and these days there's a wealth of specialist sites aimed solely at the 50+ and 60+ age groups. I know it's difficult on a first date, especially without knowing much about the person beforehand, but online dating is there to help you out. With sites such as EHarmony.com and match.com, they will try their best to match you with someone who has very similar interests as you do. It may not work out the first time, but at least you can learn from that experience and try again for the next time. An ideal place to have a first date is a coffee shop. If the date goes well then you can go out somewhere else afterwards and carry the date on and if it doesn't go well, well at least you gave them a chance.

... And finally, relax. You're retired, you most likely aren't going to get into the dating scene to start a family with someone. You want to find someone to have fun with, and enjoy similar things as you, so you can both do them together in your retiring days.

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ALTERNATIVE ACCOMMODATION



As we age, many of us are faced with the prospect of revising our living arrangements. If you feel overwhelmed by home upkeep, cut off from transport and social amenities, or simply want more companionship with others your age, an independent living facility or retirement village may be an option.

Years ago, retirement homes were thought of as places where people lived when their health conditions made it no longer possible to live independently.

Today there are many possibilities and options for people in retirement who want to live in a more communal setting. Retirement villages offer co-housing for the over 55's who enjoy living independently, but within a self-contained and supportive community setting and who want to save on living expenses by living in smaller homes but have larger shared public spaces.

Retirement villages can give the best of both worlds – allowing retirees to downsize, maintain a property they own and free up a lot of cash in the meantime.

There is nothing to stop you from moving into a retirement village even when you are completely healthy and active and when the times comes, you get the care you need at each stage of life for as long you live.



Moving into a retirement village is one way to downsize your larger home and move to a smaller apartment which will save you money on living expenses. You will also save time on chores so leaving you with more time to do the things you enjoy.

One good thing about a retirement village is once you get to a point in your life where you may need medical or nursing care, they have all the resources they need, to hand.

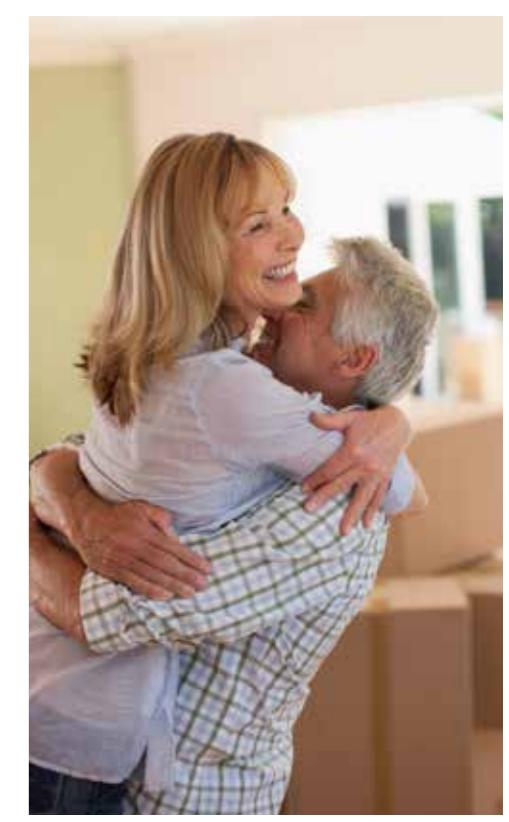
Retirement villages often have active social calendars with concerts, wine tastings, movie nights and other fun things to do with your neighbours and friends.

One thing you will have to think about is the cost of any skilled nursing care you may need as this could turn out to be more expensive than staying in your own home. So weigh up the options

of living in your own home with the help of home health aides and other resources, or to move to a retirement village where you or your loved one can get the care and attention that you need when you need it.

There is also less independence. Some people love the idea of communal living and socialising with other people; others are more independently-minded and love the idea of waking up each day in their own home where they have peace and quiet and feel more in control of their day to day living.

Try to make the right decision for yourself and your family. Whatever you decide, know that there are more options than ever before to make a good life in retirement. You can have the life you want and get the care you need when the time comes.



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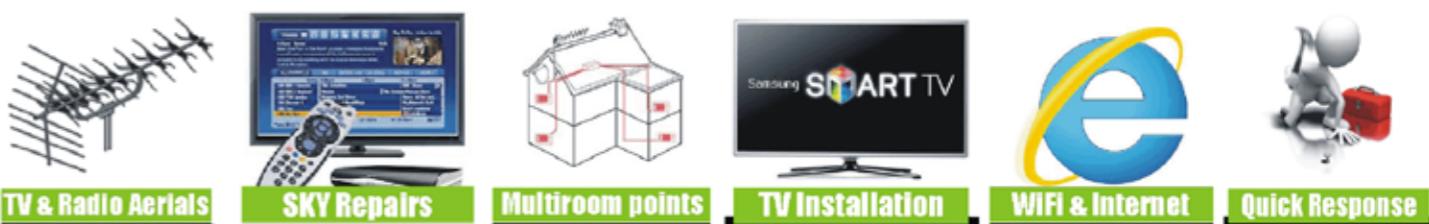
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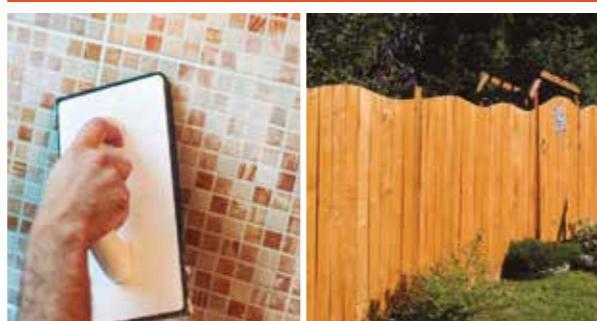
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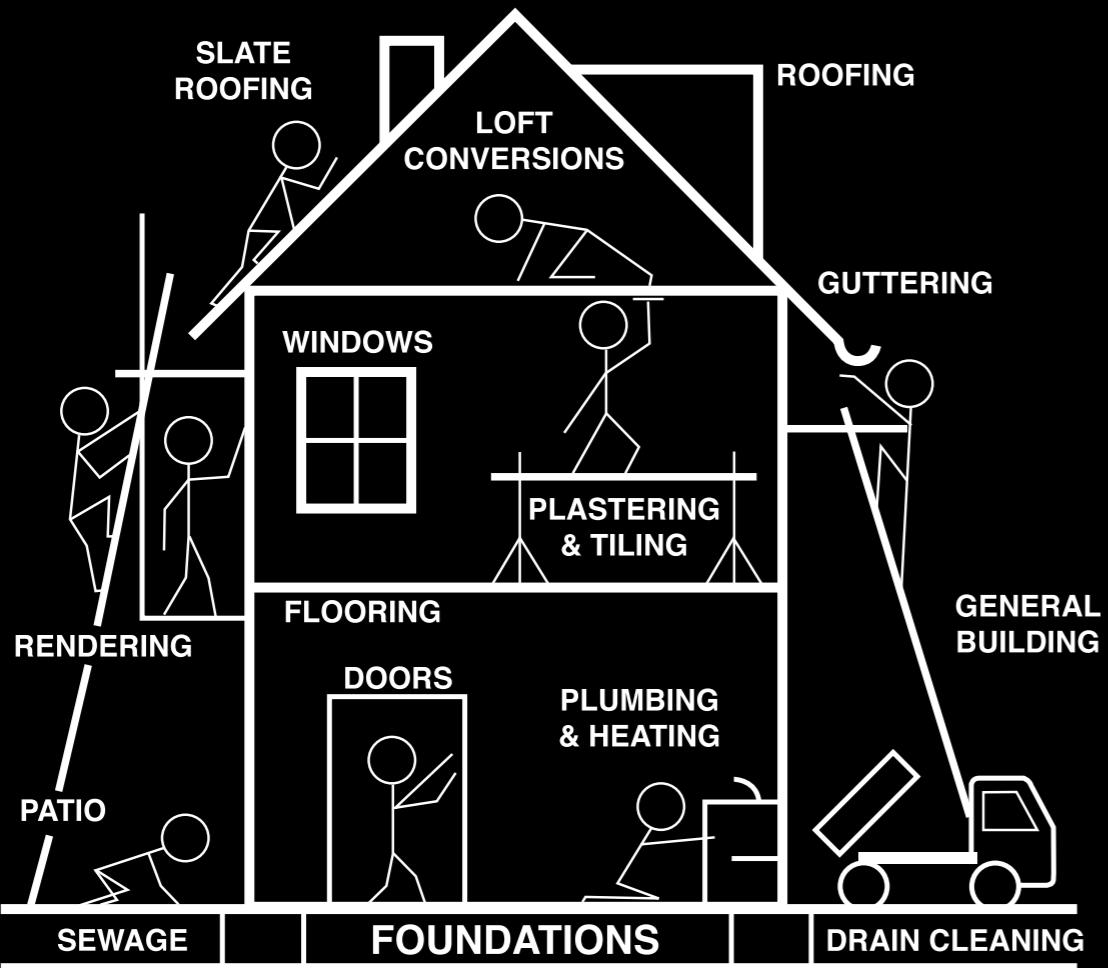
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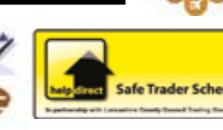


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Get prepared

No matter what your age or when you move, it is the perfect opportunity to take stock of everything in your home. Make a list on what items you will be keeping because they are used frequently and what items will be thrown or sold because you didn't even know you still had them. Go through every cupboard, every shelf, and every closet, and sort through all of your belongings.

Depending on the time between going through your items and moving, you may want to have a car boot sale or use online services like Shpock, eBay or Facebook to sell as many of the items as possible. Money you make selling old, unused items could even be used to buy a few items to for your new home.

Depending on where you are moving, you may be able to keep some of your old furniture and move it to your new home. This is a nice way to ease the

transition from one home to the next. If you are able to keep bedroom or living room furniture, be sure to measure it before bringing it along. You will want to make sure it will fit into the new home's floor plan. If you are moving into a Retirement Village, you could request a copy of the floor plan to get an idea of your new space.

Home is where the heart is

It may be cliché, but it is certainly true. With a few mementos, you can seamlessly make your new home feel warm and welcoming. Sort through family heirlooms and childhood photo albums to find those items that truly make a house feel like home. These items should be the first ones brought to the new home.

This may also be the opportunity to share furniture, décor, artwork, etc, with friends and family who are not in the process of moving. See if someone might



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