

## **Planning Retirement or already retired?**

### **How can I make the most of my Retirement?**

The issues facing people in retirement are on the increase with Government austerity measures taking place it is fair to say that things are going to get a lot worse before they get better. The provision of care for the elderly, the burden of higher taxation means retirement can be a daunting prospect.

If you are planning retirement just ask yourself are you aware of all your options?

- How can I get the most out what I have in savings?
- What are my Investment alternatives?
- Can I avoid paying tax on my investments?
- Can I have tax free income in future?
- Inflation is now at 4.5% but my deposit rate at my Bank is less than 1% am I losing money?
- How can I ensure my retirement income will be sufficient in future?
- I want to sell my house and downsize what do I need to do where do I start?
- Will I pay tax on the sale of my property?
- How can I make sure my family benefits from my estate when I die?
- How can I protect my Property if I am taken into local authority care?
- What is intestacy and why is it so important to make a Will?
- Why should I make a Will? Everything will go to my family anyway wont it?
- My friend has senile dementia; she has no family what could she have done to make things easier to cope with the illness both for her financial affairs and her Health & Welfare requirements?
- What are Living Wills or advanced directives?
- I am divorced surely my ex spouse wont inherit my estate?

### **FREE ADVICE WORKSHOPS**

If you have concerns about any of these issues and want professional unbiased advice please do not hesitate to contact us as we are running a series of free advice workshops in the East Midlands during the summer and autumn 2011 one of which will be near you soon. The workshops will help you understand and overcome the issues you face and help you plan ahead. Should you feel a workshop is a little daunting and you require a more private meeting then this can be arranged in your own home again free of charge.

Our aim is to make things easier for you to understand because we realise you need suitable guidance & advice.

If you have concerns or need guidance then please contact us on 01332 292924 or email [cmaund@rightadvice.co.uk](mailto:cmaund@rightadvice.co.uk) we will be happy to help.

Colin Maund PFS Cert MBA  
Director Right Advice Limited