

This Week's Reminders.....

FREE MONEY

Police Federation Mortgages Cathy Finch has asked that we remind any possible **first-time buyers** out there that they only have until the 30th November to open a Help to Buy ISA with the possibility of **up to £3000 free money from the Government**. After this date no new savers will be allowed on the scheme, but existing savers can continue to add money to their pot. So, even if you open an account with **£1** you can start to save at a later date and still be eligible for free money.

So, while you are considering first time buyers here are some of the exclusive deals Polfed Mortgage have currently are:

With a 10% deposit,

- Exclusive with **Sainsburys, 2 year fixed, 1,.89%**, this has a free property valuation and £500 cashback.
- Or if you want longer term stability, exclusive **NatWest deal at 2.29% for 5 years**, again, this has free property valuation.

There are more 95% rates around now but general market rates are currently a little better but are higher than the 90% range but you can see while it can be better to try and get a 10% , or higher deposit together if you can. The Newcastle Buildings society come up lowest for both 2 year fixed rate and 5 year rates:

- **2 year deal is 2.59% and the 5 year deal is 2.9%.**

Of course they still have exclusive for home movers and re-mortgages if that's what you need.

As usual, if you can't make the next surgery date, you can always check out the best buys section of their website, - <http://www.polfedmortgages.co.uk/services/best-mortgage-deals/> - or call the North West team directly on 01204 563941 and speak to Cathy, Leanne or Lesley.'

Remember, you can ring Police Federation mortgages for help and advice at any time – you don't have to wait until you need a mortgage. As independent adviser they are not restricted to one lender but can source the whole of the mortgage market

**Financial Awareness Seminar (Previously Mid
Service Seminars)
27th November 2019**

Ten years or more to retirement?

It may seem a while away however, it's a good time to review your financial position and where you hope to be financially when you leave active service. You may have a Police or Local Authority Pension Scheme to look forward to but there are other considerations such as planning for your children's education after school to take into account.

These Financial Awareness seminars aim to help you identify your financial goals and show you how to plan and implement a financial strategy to try to achieve them.

Outline agenda

Assessing your current situation
Identifying your needs
Police Pension Scheme
Planning towards your retirement
Background to Savings & Investment products

If you would like to attend this half day seminar
Please book online at
www.lancashirepolfed.org.uk

The booking link is on the home page left hand side
User: lancspf and password: pflancs99



Haven Holidays

Book now for October Half Term

And get your additional discount by quoting the code.
You will often find that the already discounted offers gets “double discount” with your code

Visit their website and use code EMB_POLICEFED

Surgeries in the Federation Office during the month of September

Family Law

Gorvins – Friday 13th September Niki Fraser – First Hour Free
Linder Myers – Friday 20th September Sarah McCarthy – First Hour Free
WHN Family Law – Thursday 26th September – Diane Matthews – First Hour Free
Slater Gordon – Friday 4th October – Amy Dawber – First Hour Free

Mortgage Advice

Police Federation Mortgages – Wednesday 18th September -Cathy Finch – Whole of the market advice
Yorkshire Bank – Heidi Colman – Monday 30th September

Financial Advice

Invest Protect Insure – Lee Hughes – Tuesday 27th August – Pensions, Financial Planning and Ring fencing

We are pleased to announce a link up with Invest Protect Insure Ltd to give financial advice to serving police officers and support staff and their families.

Invest Protect Insure Ltd specialise in investment and pension planning. If you are within 6 months of retirement, and want to discuss your plans and make sure you have all your bases covered, or if you have an old pension or existing investments that you don't understand, a meeting with Lee Hughes of Invest Protect Insure Ltd could help. These appointments are limited and free of charge.

Lee Hughes DipFA MLIB of Invest Protect Insure Ltd Will be holding monthly surgeries at the police federation offices. There will only be 5 appointment slots available and these are expected to fill quickly and will be given on a first come first serve basis, so if you are interested then reserve your place now by calling 01772 412520.

Please contact Police Federation on 01772 412520 to arrange your appointment.

Employment Clinic

Slater Gordon – Thursday 19th September

That's it for this week.