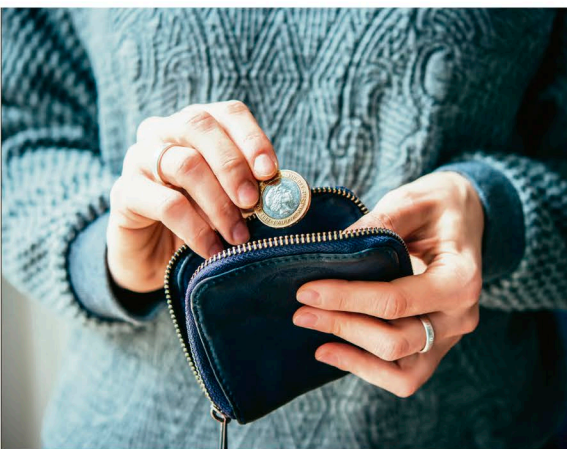


# Financial Services

Saving, Borrowing and Investing



## Some of the highlights of membership include:

- Cover until you return to work or reach 65 (whichever comes first).
- No waiting period – cover starts as soon as your first contribution is paid.
- No penalties for claiming or limits to the number of claims you can make.
- Free current access to a member benefits scheme offering a wide range of discounts/cashback on leading brands, such as Currys PC World, EE, M&S and Virgin Active.
- Plus free current access to a 24/7

app-based GP service\* putting healthcare in the palm of your hand with instant access to a GP – anytime, anywhere.

Please visit the PG Mutual website where you can receive a no-obligation, quick quotation to find out just how reasonable protecting your income would be.

Plus, readers of *The Guardian* receive 15% off their first two years' cover\*. Just use discount code 'Guardian'

**pgmutual.co.uk | 01727 840 095**



\*T&Cs apply. Visit pgmutual.co.uk

Get the most for your money with our selection of the best financial services, including property, legal, lending, investment and pension options

## Helping teachers with savings and mortgages

**TEACHERS BUILDING SOCIETY** was founded by teachers in 1966 to help teachers and other education professionals onto the property ladder. Today, the Society still works hard to achieve this aim and to provide a range of savings accounts that meet the needs of teachers across England and Wales.

If you are a teacher looking to save for a deposit, Teachers Building Society currently has a range of accounts available including easy access accounts, notice accounts and a Home Saver account which offers a competitive rate of interest and a £500 cashback incentive if you take out a mortgage with the Society (terms and conditions apply).

### People not numbers

At Teachers Building Society each customer is treated as an individual – never a number. The Society assesses each mortgage application individually using its understanding of the working hours, pay system and employment contracts of teachers.

The Society can lend to newly-qualified teachers as well as teachers working on a supply or fixed-term basis and teachers in or approaching retirement.

Couple this individual approach with the



ability to provide teachers' mortgages to with just a 5% deposit and lending up to five times annual salary (subject to underwriting and affordability) and Teachers Building Society are in a great position to help teachers onto the property ladder.

**teachersbs.co.uk**

**Savings: 0800 783 2367**

**Mortgages: 0800 378 669**

Your home may be repossessed if you do not keep up repayments on your mortgage. Teachers Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no. 156580).

**Teachers Building Society**

**SURPRISINGLY DIFFERENT MORTGAGES & SAVINGS**

## Family-friendly finance built on generations of trust

**UNITY MUTUAL** is a not-for-profit, mutual organisation that has over 200 years' experience investing people's money and helping them grow their savings.

We offer a range of financial products for all the family that are simple, flexible and affordable. From Guaranteed Bonds and Flexible ISAs to Tax Exempt Savings Plans and Junior ISAs, we have something for everyone.

We have recently launched a new Lifetime ISA that helps first-time buyers aged 18-39 get onto the property ladder with a 25% government bonus. In addition to this, Unity Mutual is offering a 1.25% interest rate on top of savings to those who take out a Lifetime ISA before 5 April 2019.\*



For more information please visit our website below or call to speak to one of our friendly members of staff.

**unitymutual.co.uk | 0161 214 4650**



\*Please visit: unitymutual.co.uk/lifetime-isa for full terms and conditions. Unity Mutual is a trading name of The Independent Order of Odd Fellows Manchester Unity Friendly Society Limited, Incorporated and registered in England and Wales No. 223F. Registered Office Oddfellows House, 184-186 Deansgate, Manchester M3 3WB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration No. 109995.

## Enjoy your next adventure – Insurance Choice have you covered



**INSURANCE CHOICE** are travel insurance specialists based in Warwickshire who share your passion for travel.

We know nothing's better than booking your next adventure; whether you're hitting the slopes or soaking up some rays, one essential you should not leave home without is travel insurance (worryingly, one in five people do).

We are specialists in arranging cover for those with pre-existing medical conditions (an illness or disease that you have had advice or treatment for, or symptoms of). We also help anyone suffering a serious condition access travel insurance.

Benefits can include unlimited emergency medical cover (including repatriation), increased cancellation up to £100,000 and no upper age limits (benefits vary by product).

Give the Insurance Choice team a call on the number below to discuss your individual circumstances and get your tailored quote. Then all you need to worry about, is what to pack! **01926 454377**

## Improving dispute resolution for consumers in financial services

**THE ME GROUP IS IMPROVING** the quality, and reducing the cost, of dispute resolution for all parties through the use of LegalTech. To its growing consumer client base, it provides access to an efficient dispute resolution service in complex areas of law and is a source of important help to tens of

thousands of financially vulnerable consumers.

Through its proprietary LegalTech, the ME Group is able to assess complicated matters accurately and consistently, unachievable in volume by traditional human-led processes.

Most recently, it has developed technology to assess overcharging in retail mortgages – which

could be good news for many UK homeowners who may have unwittingly been overcharged by their provider.

UK homeowners have been paying more than they should have done for their mortgage over the last 20 years, and the harsh reality is that the most affected are the financially vulnerable, who can least afford to be overcharged.

ME Group have been instrumental in bringing the issue to the attention of Parliament, regulators and UK consumers. Represented nationally on

television and online by its consumer brand Mortgage.Claims, using its LegalTech, ME has assessed over 20,000 mortgages in the UK.

Where a consumer has a valid dispute the ME Group is able to facilitate access to litigation funding and insurance, as well as specialist legal services, to enable dispute to be resolved.

The quality of ME Group's assessment and validation of disputes, via its proprietary LegalTech, enables litigation funders and insurers to reach informed decisions quickly and with a level of confidence that previously was unobtainable in volume matters.

The ethos and approach of ME Group brings benefits for all parties in dispute resolution by lowering administrative costs through early screening and rejection of invalid disputes, and



by facilitating resolution of the dispute in a timely manner thus reducing costs for all parties. **megroupholdings.co.uk** **01625 568760**

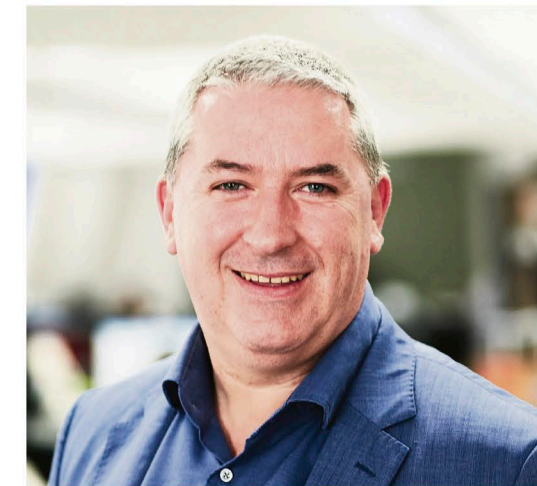
**me GROUP**

## Summer IPO could make PFS the hottest FinTech in Europe

**A SHORT STROLL FROM** the traditional Central London landmark The Langham Hotel, you will find one of the leading financial technology challengers in Europe. Prepaid Financial Services has its headquarters on bustling Regent Street.

A scene from the iconic James Bond movie Goldeneye was filmed at The Langham with actor Pierce Brosnan OBE, originally from Navan in County Meath close to Dublin in Ireland. Today, another native of the town, Noel Moran, has been enjoying several 007-type moments of his own lately. He is the current European CEO European Entrepreneur of the Year for Payment Solutions and the Chief Executive Officer of PFS.

The London Stock Exchange has stated that AIM is the world's most successful growth market. Since it was established in 1995, more than 3,600 companies across the globe have chosen to join AIM to help raise the capital



they require for expansion. Given its appeal and reputation, PFS aims to launch an IPO on AIM in Q2.

The FinTech, the current RSM European Business Awards Digital Technology champion for 34 countries, has enjoyed a strong start to the year. The company has bucked the trend in the financial technology sector by returning 10 consecutive years of profitability. It is seeking to expand its reach outside of regulation to operate within Europe by looking to multiple financial regulators in Africa and Asia.

"Recording a decade of profits was not only an achievement for PFS, but a milestone for FinTech. The company continues to accelerate through innovation and leads the way with back-to-back industry-changing developments. Our growing portfolio of clients and international expansion plans mean the time is now right to seek to float to achieve our technical infrastructure and enterprise architecture aspirations," said Noel Moran.

**prepaidfinancialservices.com**



**prepaid FINANCIAL SERVICES**

## Income insurance for if you can't work

**INCOME PROTECTION** replaces your income if you are unable to work through illness or injury. PG Mutual can insure up to 70% of your income (up to £1,200 per week) while you focus on recovery.

### Why choose PG Mutual for your income protection?

- PG Mutual do not have any outside shareholders; we are a friendly society. Any profits are shared with our members through an investment scheme.
- Between 2015-2017 we paid out 98% of all claims, totalling £1.4 million.

## Were you mis-sold a SIPP pension?

**SIPPs** (Self-Invested Personal Pensions) are a type of personal pension scheme which allow individuals to make their own investment decisions. SIPPs are generally suitable for people with larger pension pots and with experience in managing their own finances.

TRUE Solicitors LLP act for clients who were advised to transfer their retirement savings into higher risk, often unregulated, SIPP investments, without being properly advised of the financial risks involved.

TRUE Solicitors are experienced in recovering pension losses for clients who were advised to transfer their pension pot into a SIPP, often to be invested into the following types of scheme:

- Overseas land and property
- Green oil
- Forestry
- Store Pods
- Resort Developments
- Carbon Credits

If you have experienced financial loss as a result of investing in a SIPP, TRUE Solicitors may be able to help you recover the losses if some of the following apply:

- Your SIPP investment failed
- You received advice to move your pension into a SIPP
- You were guaranteed a financial return which didn't materialise
- You received annual statements which suggested that there was still value in your investment when in reality the scheme had failed, making the investment worthless.

Our team of lawyers has expertise in reviewing and assessing complicated paper trails to uncover negligent pension advice.

Contact TRUE Solicitors today for an initial free, no obligation assessment of your case. We operate on a no-win, no-fee basis.

**true.co.uk | 0844 854 7000**



## Dreaming of designing and building your own home? We may be able to fund it

**WHAT COULD BE MORE SATISFYING** than designing and building your own home?

In partnership with Buildstore, we could help turn your dream into reality with a self-build mortgage.

We offer two discounted mortgages that

lend up to £450,000 at 85% LTV during the build stages and up to a maximum of 75% LTV at completion of the build.

Call a Buildstore adviser to discuss your self-build mortgage needs in more detail on **0345 223 4888** or visit **buildstore.co.uk/finance**



Your home may be repossessed if you do not keep up repayments on your mortgage. The Tipton & Coseley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our Financial Services Register number is 159601. You can check this on the Financial Services Register, by visiting the FCA's website fca.org.uk or by contacting the FCA on 0800 111 6768. Head Office: Tipton & Coseley Building Society 70, Owen Street Tipton, West Midlands, DY4 8HG

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**A lease share of a racehorse plus race badges and share of prize money**

**Worth £840!**



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**VENTURA RACING OFFERS** shared ownership of racehorses with some of the top trainers in the UK, including Mark Johnston, Richard Fahey and Marco Botti.

Make sure you enter the competition for a chance to win a 12-month 2.5% lease share of our new Mayson colt in training with Richard Fahey!

Prize includes badges to the races and a share of any prize money won by the horse in 2019!

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