

London Ambulance Branch

Welfare newsletter Summer/Autumn 2016



UNISON's registered charity offer FREE and confidential services, benefits and support including:-

- **Financial Assistance - if you are in financial hardship due to unforeseen circumstances**
- **Links to Credit Unions - for loans/savings**
- **Small Grants - School Uniform May-July & Winter Fuel Dec-Feb**
- **Debt advice - free phone 0800 389 3302**
- **Wellbeing breaks - during illness/respite for carers**
- **Support & information**

To access support contact:

- **Branch Welfare officer [Christine Tanner](#) on [07881 105 990](#)**
- **For work issues contact your local rep or [UNISON Direct 0800 0857 857](#)**
- **To join UNISON please contact [0800 171 2193](#)**

Summer holidays are just around the corner and there is still some availability at Unison's holiday resort. Why not take all the family and experience the very best that North Devon's beautiful coastline has to offer-great sandy beaches, rolling waves for the surfers and fantastic coastal cliff top walks all on the doorstep.



And don't forget that UNISON members get a 15% discount!

Croyde Bay
HOLIDAY RESORT NORTH DEVON

UNISONMONEYTALK

published by LIGHTHOUSE FINANCIAL ADVICE
for UNISON members

UNISONMONEYTALK is the UNISON Living partner for personal financial advice

- Dealing with financial issues can be daunting.
- Do you know how you would pay your bills if you fell ill?
- Or if you could save thousands of pounds on your mortgage?
- Or if your pension will give you enough income when you retire?
- Or your options for accessing any additional pensions?
- Or how you could help your family financially?

Offering all members, a no obligation, complimentary consultation with one of their professional advisers, they can meet you at home, at work, or elsewhere. They will explain how you could benefit from advice and how much it will cost. You can then decide whether to go ahead. We have over 150 advisers all over the UK, so there's bound to be one near you. Your adviser can explain how you may be able to:

- protect your family's income, so they have enough money if the worst happens
- build up a nest-egg tax-efficiently, for yourself or for your children or grandchildren
- boost your pension provision, so you will be able to enjoy a comfortable retirement
- take your pension tax-efficiently and get the income you need
- pay for long-term care
- pass on your wealth tax-efficiently.

Low earners can now pay less tax

The introduction of the personal savings allowance means that most people with an income from earnings and interest of less than £17,000 don't have to pay any tax on the interest paid on their savings.

Note: inclusion in this newsletter and third party services should not be viewed as a recommendation however Lighthouse is an endorsed UNISON provider.

To find out more, book your complimentary appointment

To arrange a complimentary, no obligation, appointment with one of our professional financial advisers call 08000 85 85 90 or email appointments@lighthousefa.co.uk

For further UNISON Welfare information

please contact

Christine Tanner 07881 105 990

welfare@lasunison.com

Resource Centre
London Ambulance service HQ Annexe
St Andrews House
St Andrews Way
Devons Road
Bow E3 3PA
Or 020 7121 5620 thereforyou@unison.co.uk

UNISON Welfare, UNISON Centre, 130 Euston Road, London NW1 2AY Registered charity 1023552/Sc0 38305