

## FAT FILE

**WEIGHT BEFORE: 19st  
DRESS SIZE BEFORE: 24  
WEIGHT NOW: 11st  
DRESS SIZE NOW: 10**

## ANGIE'S DIET BEFORE

**BREAKFAST:** Nothing  
**LUNCH:** Large white bread baguette filled with cheese, a packet of crisps and a chocolate bar  
**DINNER:** Anything cheesy, deep fried or a greasy takeaway  
**SNACKS:** A packet of biscuits and coffee, cereal bars, sweets.

## HER DIET NOW

**BREAKFAST:** Porridge with berries  
**LUNCH:** Fish with salad, piece of fresh fruit  
**DINNER:** Homemade spaghetti Bolognese  
**SNACKS:** Apple

**NOW 11st**

## LOSE WEIGHT WITHOUT DIETING... NORDIC STYLE!

If you can't seem to lose weight and keep it off, the Scandinavians may hold the answer.

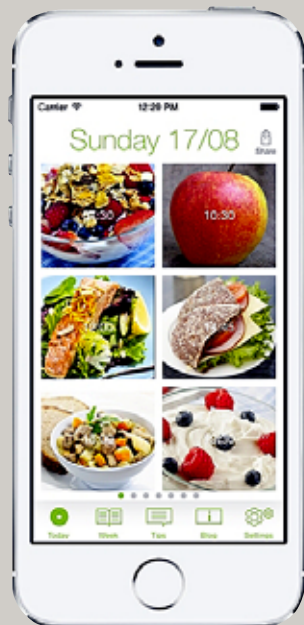
The Danes, Norwegians, Swedes and Finns eat a balanced diet considered to be one of the healthiest in the world. And it's linked to reducing cholesterol and lowering blood pressure.

The Nordic Plate Diet can make all the difference to your health and weight. It involves making sure every meal is made up of 50% vegetables, 25% carbohydrates and 25% protein - which means no huge plates of pasta.

You always include a portion of protein, such as chicken, beans, eggs or fish, in your meal to keep you feeling full.

Eating whole wheat bread, nuts and beans gives you lots of fibre that will also help you to feel satisfied for longer.

So breakfast could be porridge with plain yogurt and berries, then chicken salad with a little oil-based dressing and high-fibre whole meal bread for lunch. For dinner



you'd have salmon with brown basmati rice salad and some vegetables. Snacks should also be based on the right balance of carbs, protein and fruit/veg to stop your blood-sugar levels dipping: eg fruit, a low-fat sugar-free yogurt and oatcakes.

Following the Nordic Plate Diet means you lose weight naturally, especially if you eat regularly and never miss a meal.

Keeping your energy levels up means you don't crave unhealthy foods, and an active digestive system burns energy instead of storing it as fat.

To make it easier to stick to these principles check out a new app called Nordic Diet Coach (nordicdietcoach.com) which will ensure you eat right by giving you feedback on your meals and snacks, plus daily tips on getting the balance right.

And if you do have the odd bag of crisps or a naughty dessert, it's not the end of the world - you'll still stay slim if you stick to the Nordic Plate Diet the majority of the time.

WORDS: MARINA GASK

# Mirror MONEY

## PENSIONS



## Over 55? - The New Freedoms for Pensions Are Here

### What has changed?

The Chancellor has transformed the way in which people can take their pension benefits.

Pensioners have been given more freedom than ever to do what they wish with their retirement savings.

From April 2015 all restrictions on access to pension savings pots will be removed with full access to 25% of the total pot being available as tax free lump sum payment and then Pension Savers can access the remaining fund as they wish. This part will however be subject to tax however and retirees need to be careful they don't pay too much tax when they take their funds.

### What do you need to consider?

As you get closer to retirement, you should be asking yourself three questions.

#### 1. When do I want take my pension?

- **Straightaway**  
It may be that you have finished working full-time and you need to replace your income as soon after finishing work as possible.
- **Take some income now but leave the remaining pot invested**  
If you are still working you may wish to take some of your retirement savings as income now and keep the remainder till later.
- **Leave your pension pot to provide you with income in the years ahead**  
You may have income from other sources and do not need to take anything from your pension pot at the present time. If this is the case you can leave your pension where it is but it may be wise to review where it is invested and the charges you are paying.

#### 2. How much of my pension pot do I need to use?

- **Take my whole pension pot**  
You may need to use all of your pension pot to provide as high an

income as possible or to use the fund as a lump sum for another purpose such as clearing debts etc. Great care should be taken if you take this option as once you have taken your pension pot your future retirement income will be reduced.

#### • Take my Tax Free Cash and only part of the remaining fund

The new rules enable you to take the tax free cash sum now and perhaps some of the remaining money whilst retaining some of your money in the pot, this route can be particularly useful if you are not fully retiring, perhaps still able to work part time or have money from elsewhere.

#### • Take Tax Free Cash Only

You can now do this as long as you are over 55 years old. Many people are using their tax free cash straight away and not just for pension planning, they are using it to repay debts, help children on the property ladder or just to make life a little easier. The remainder of your fund can be used to provide you with an income either now or in the future.

#### 3. How am I going to take my pension?

- **Guaranteed income**  
Many people will continue to want a guaranteed pension for the rest of their lives and an annuity is likely to be suitable for them.
- **Flexible income**  
This is the new world that the sweeping pension reforms have opened up, it has always been available to take income on a flexible basis with a drawdown pension, but this has been restricted to certain levels previously.
- **No income at the moment**  
This is still a real choice for some people, those who have income from elsewhere, other investments perhaps, so no need to take any of their pension pots just yet.

You often only get one chance to decide how you will use your pension pot and you owe it to yourself to consider all the options, understand the benefits and be aware of the drawbacks. So pick up the phone and speak to one of our friendly retirement specialists who will be happy to discuss your plans.

### CALL FOR OUR FREE GUIDE



## Understanding the New World of Pensions

Annuity income depends on your individual circumstances. Trinity Mirror PLC are Introducer Appointed Representatives for Better Retirement Group Ltd who is authorised and Regulated by the Financial Conduct Authority. FCA number 153420. Registered office: Better Retirement Group Ltd, Commer House, Station Road, Tadcaster, LS24 9JF. Registered in England number 2688895. Based on our understanding of the new legislation.

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