

How can Macmillan financial guides help me?

Video transcript

0:03 Lisa Macmillan Financial Guide: As Financial Guides, we can explain all of the different options available to you on most personal finance products like mortgages, pensions, and insurance.

We can also offer guidance on general financial topics like household budgeting or where to get help with any debts you are struggling with. We're also experts on financial planning.

We can explain your options for things like putting a will in place, arranging a power of attorney, and sorting out the estate of someone who has died.

0.33 What sorts of things can you ask us about?

Common questions

- Some common questions we get asked as financials guides are:
- Can I access my pension early?
- What's the cheapest way to write a will?
- What happens to my mortgage when I die?
- And can I take out a mortgage after a cancer diagnosis?

0:54 We are not financial advisers, so we can't recommend products or tell you what your best options are, but what we can do is to help you understand everything. We will give you all the information and help that you need to make an informed decision for yourself.

1:09 How does it work?

When you call us, we'll begin with a general chat with you about your health and financial situation. If it's the first time you've called us on the support line, we'll need to know things like your work status, household information, and whether you are renting your home or have a mortgage.

We'll also ask questions about any financial products that you may already have like pensions or insurances.

1:38 Our guidance

Once we understand your situation, we'll listen to your concerns and offer some guidance that may help you. For example, if you're too ill to work, you may have a pension or insurance policy that could help.

Many people don't realise that there is no age limit for accessing a private pension due to ill health. We can help you to understand if this could be an option for you.

1.59 We'll also talk to you about any insurance policies you have.

These may be through work or perhaps policies that you have taken out yourself. We can explain the features and benefits of your policies for you, and help you understand how to make a claim.

2.15 If you're struggling to pay your mortgage, we can have a chat about how to approach your mortgage lender and tell you what options they might have for you. And if you have any

debts like credit cards or loans, we can talk to you about who is best placed to help you with these.

2:29 We have relationships with some of the major banks and a debt charity who have all been trained by us to understand the issues that people affected by cancer might face.

We can signpost you to these organisations, and in some cases, we can transfer you to them directly over the telephone if you wish. After your call to us, you'll receive a follow up email or a letter that explains everything we talked about, which you can refer to whenever you need to.

3.00 We hope this video has given you a good understanding of the support we can provide. If you would like more information, support, or just someone to talk to, please call us free on 0808 808 0000. Thank you.