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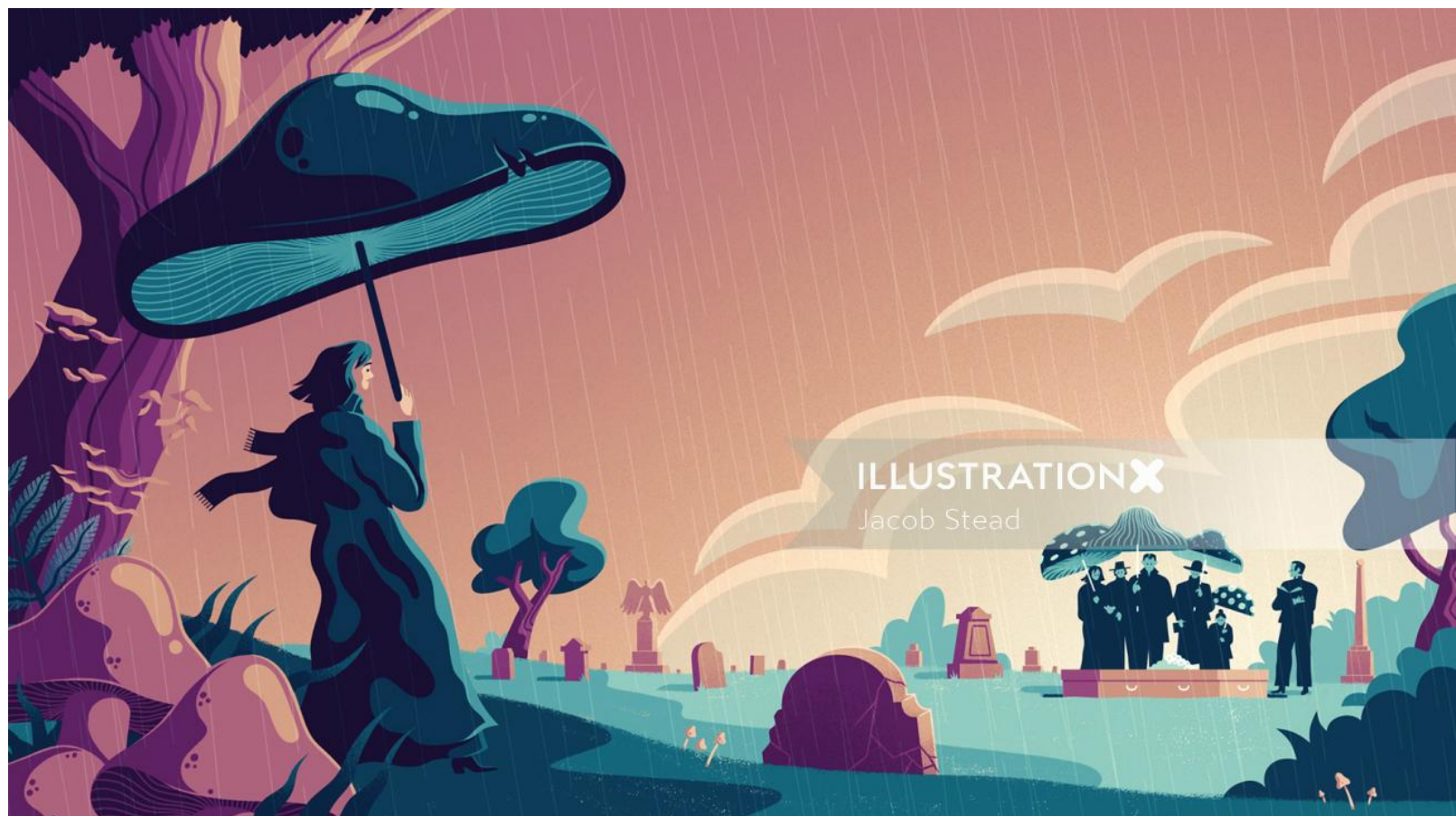
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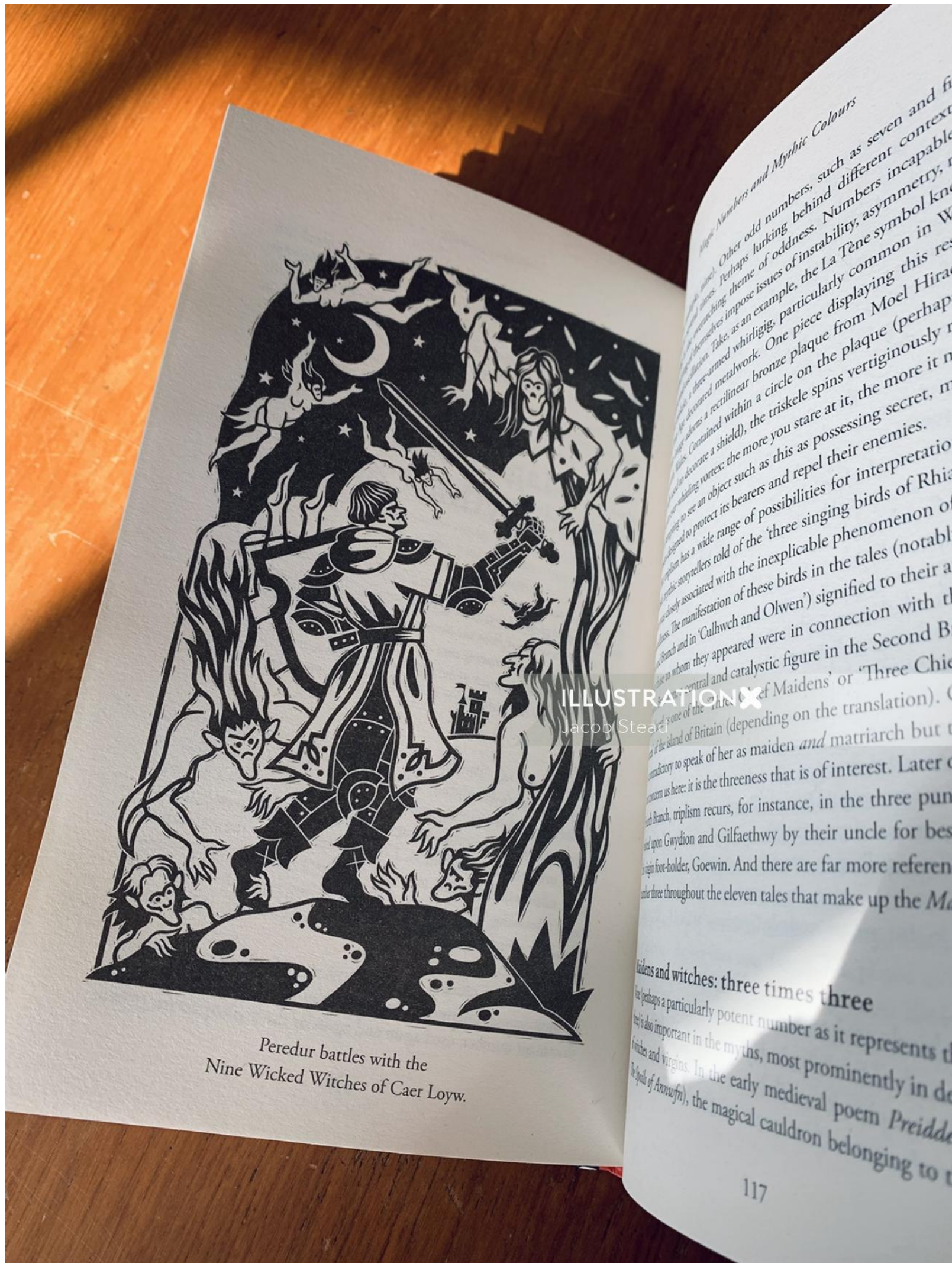
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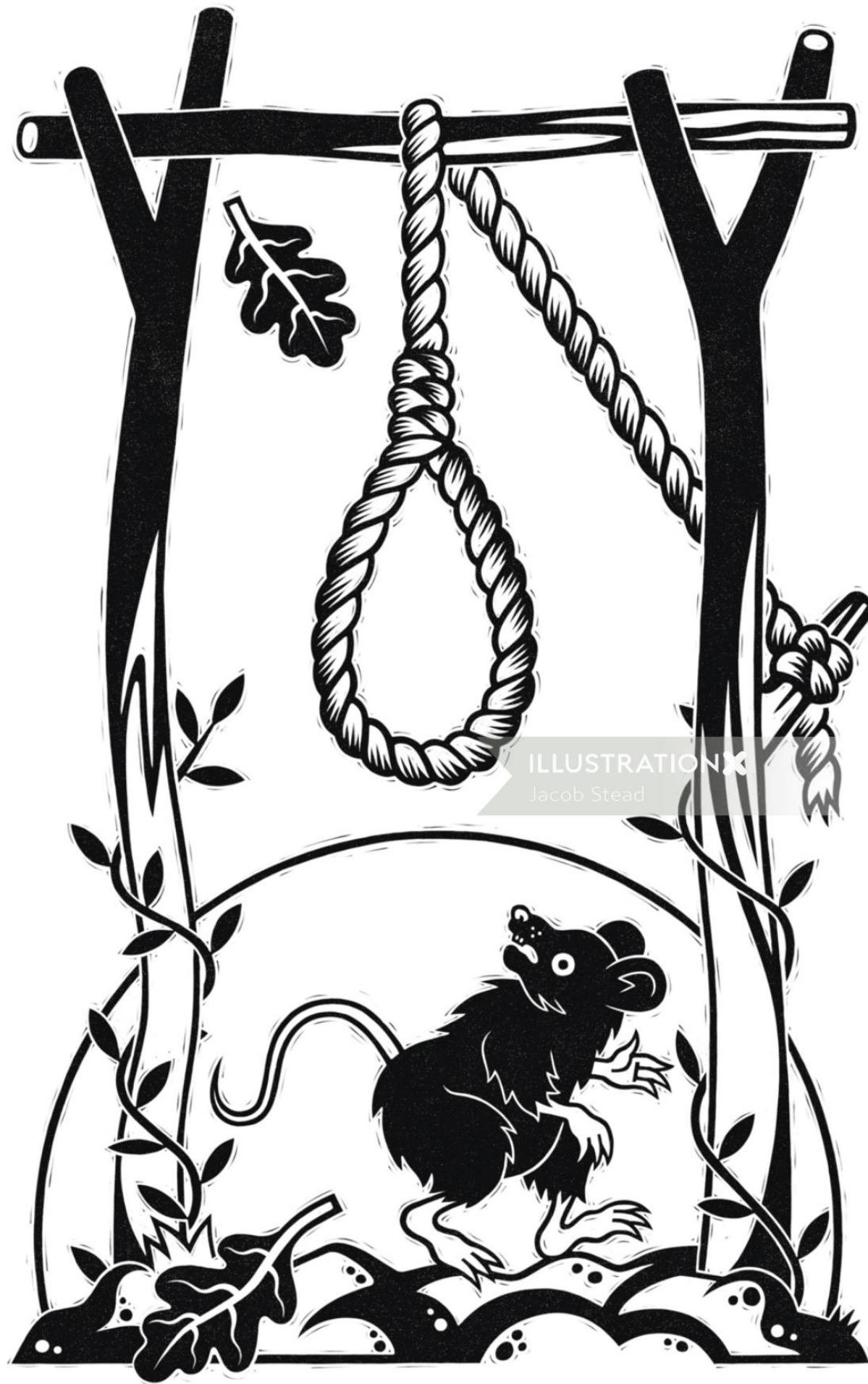
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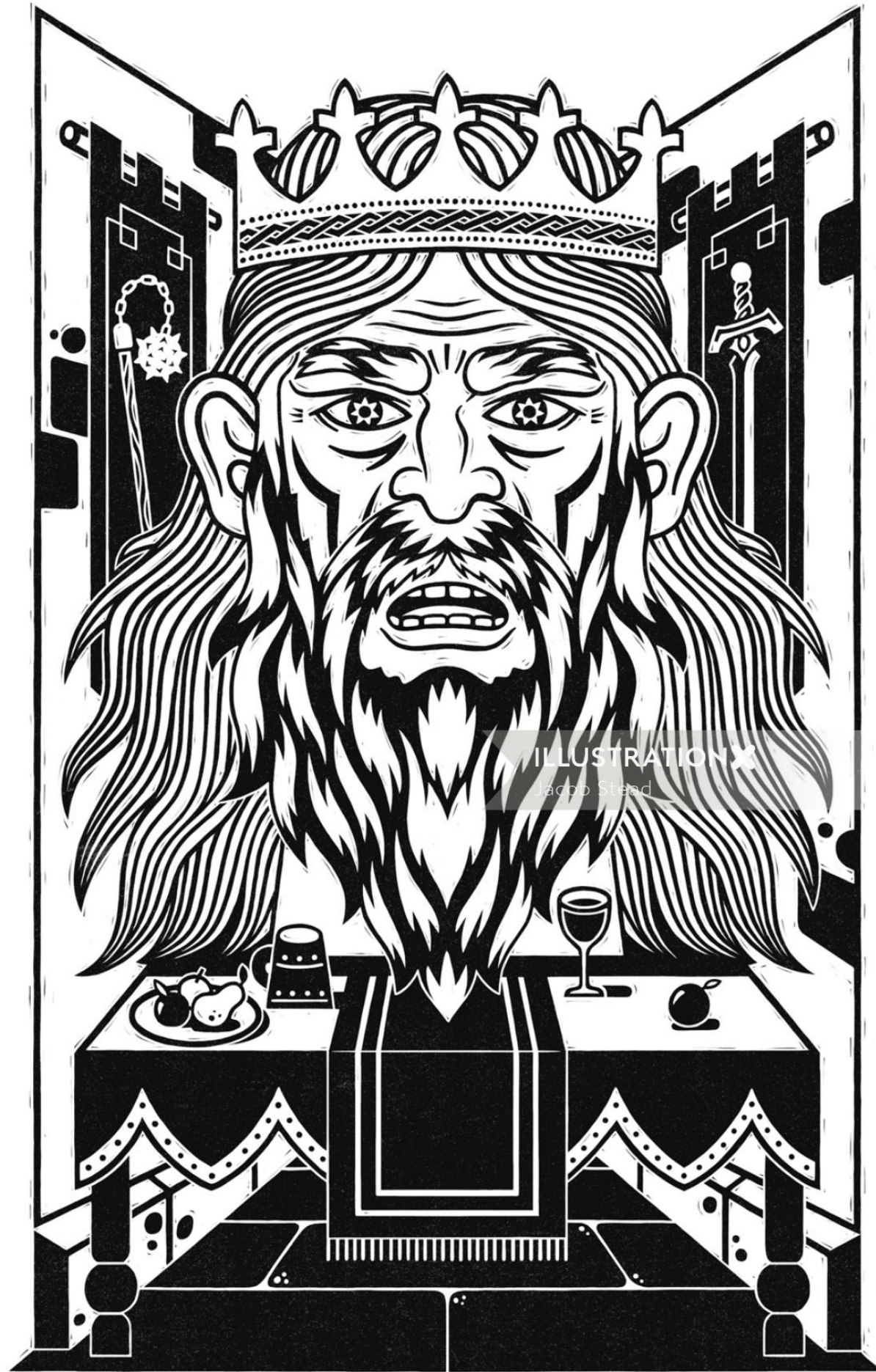
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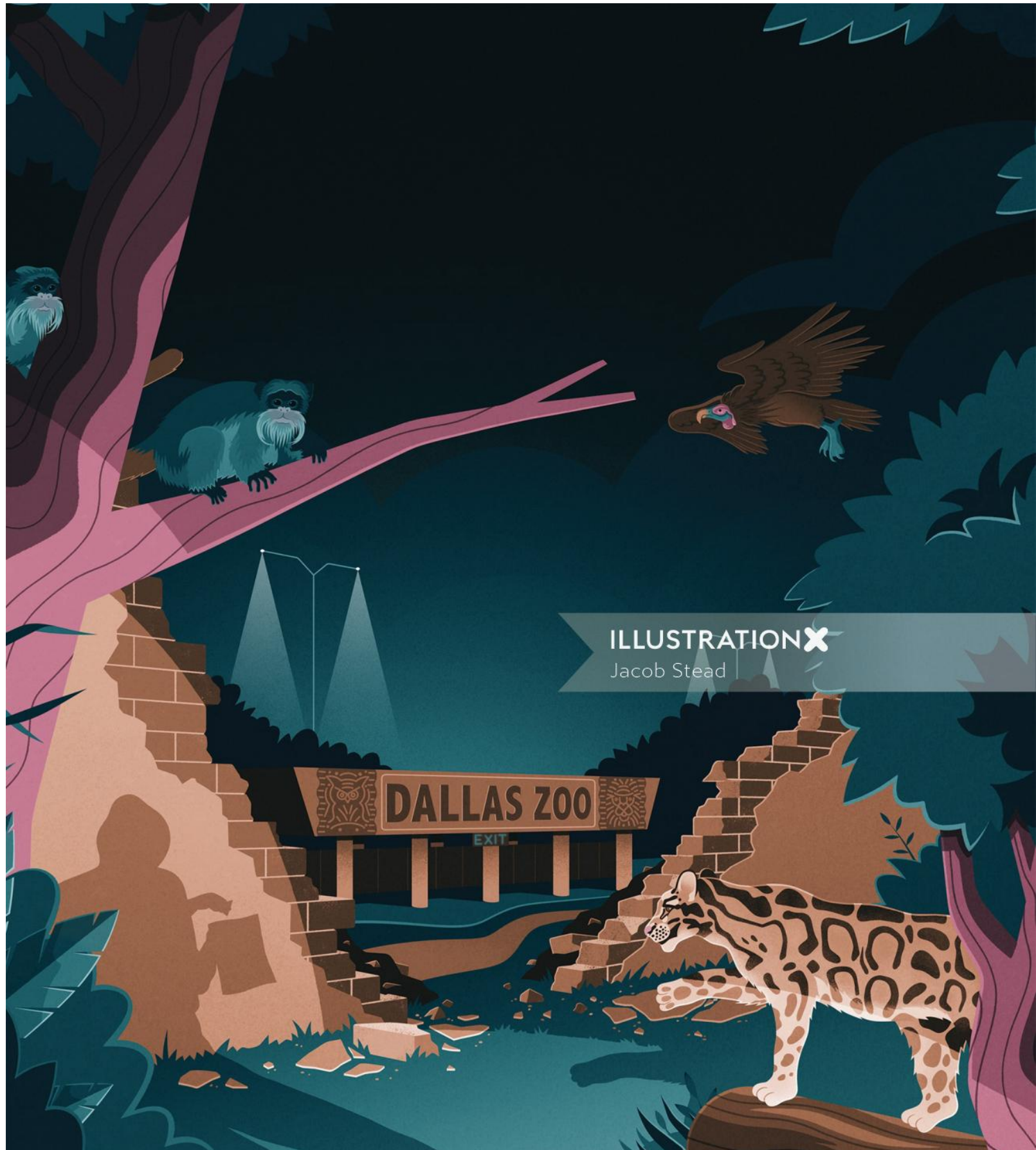
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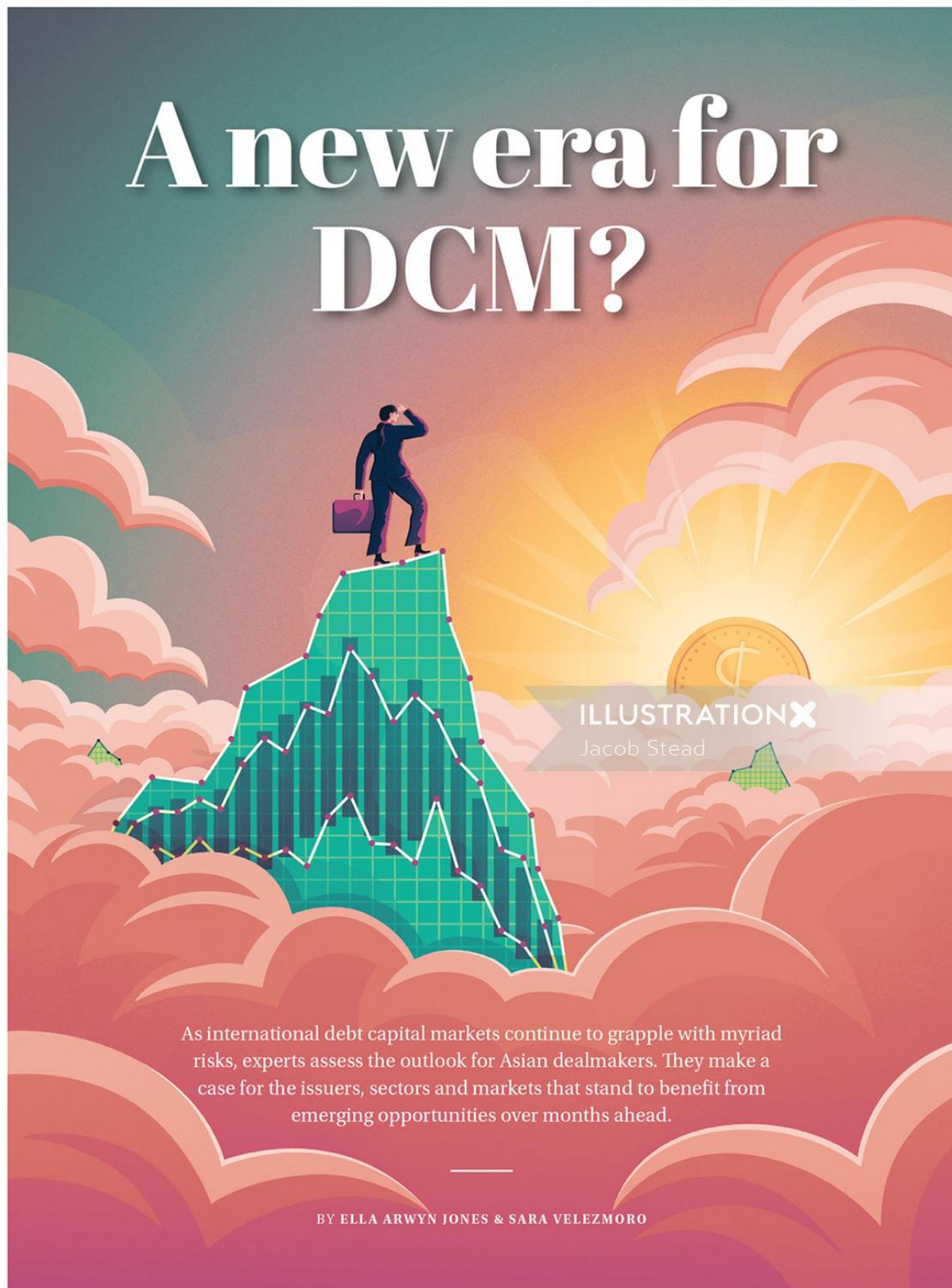
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FEATURE | A NEW ERA FOR DCM?



A new era for DCM?

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As international debt capital markets continue to grapple with myriad risks, experts assess the outlook for Asian dealmakers. They make a case for the issuers, sectors and markets that stand to benefit from emerging opportunities over months ahead.

BY ELLA ARWYN JONES & SARA VELEZMORO

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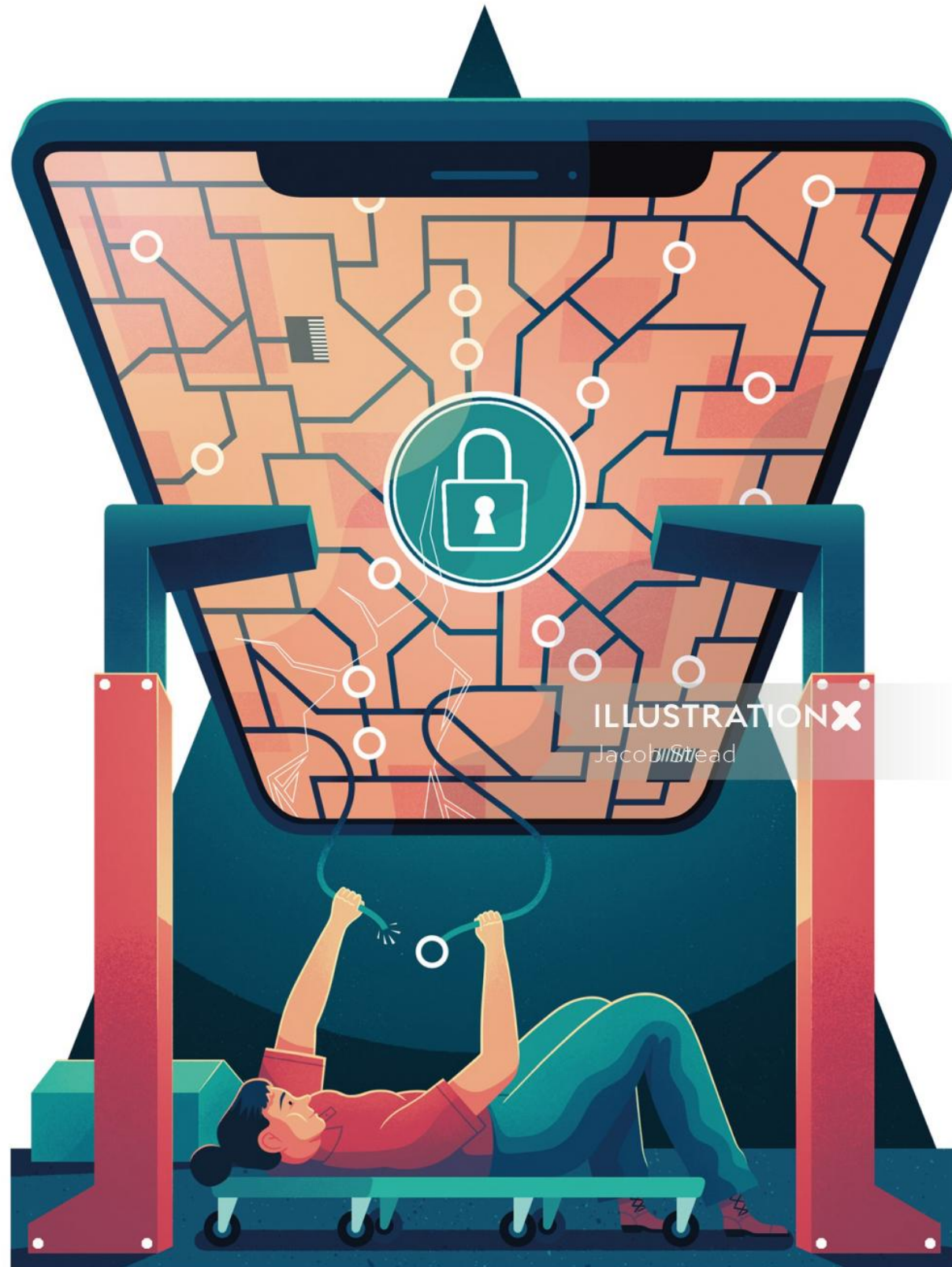
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Paul Lewis

If you have gaps in your National Insurance record, you may be able to increase your state pension by paying voluntary contributions that will add thousands to your pension pot and boost it for life



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by PAUL LEWIS

A new online service has been launched to help people find out if they can boost their state pension by paying extra National Insurance contributions. It is aimed at people

who get the new state pension – men born 6 April 1951 or later and women born 6 April 1953 or later. If you are older than that you get the old state pension of £141.85 a week and it is now too late to boost it this way.

The new state pension is £185.15 a week, but many people get less than that and can sometimes boost it by paying extra National Insurance contributions. Each extra year's NI contributions which fill a gap in your record can boost your pension by £5.29 a week. And that extra pension will go up each year at least in line with inflation. You should always check if filling a gap will increase your pension, as the Government will take your payment even if it will not. How to check is explained later.

If you have gaps to fill, one year's voluntary contributions – called Class 3 – costs £15.85 a week or £824.20 for a year, or slightly less for the two most recent years. Each year's gap you fill can boost your pension by £275 a year. So the payback period is three years – or four if you pay basic rate tax. At 70, women can expect to live 18 years and men 16 years. So unless →

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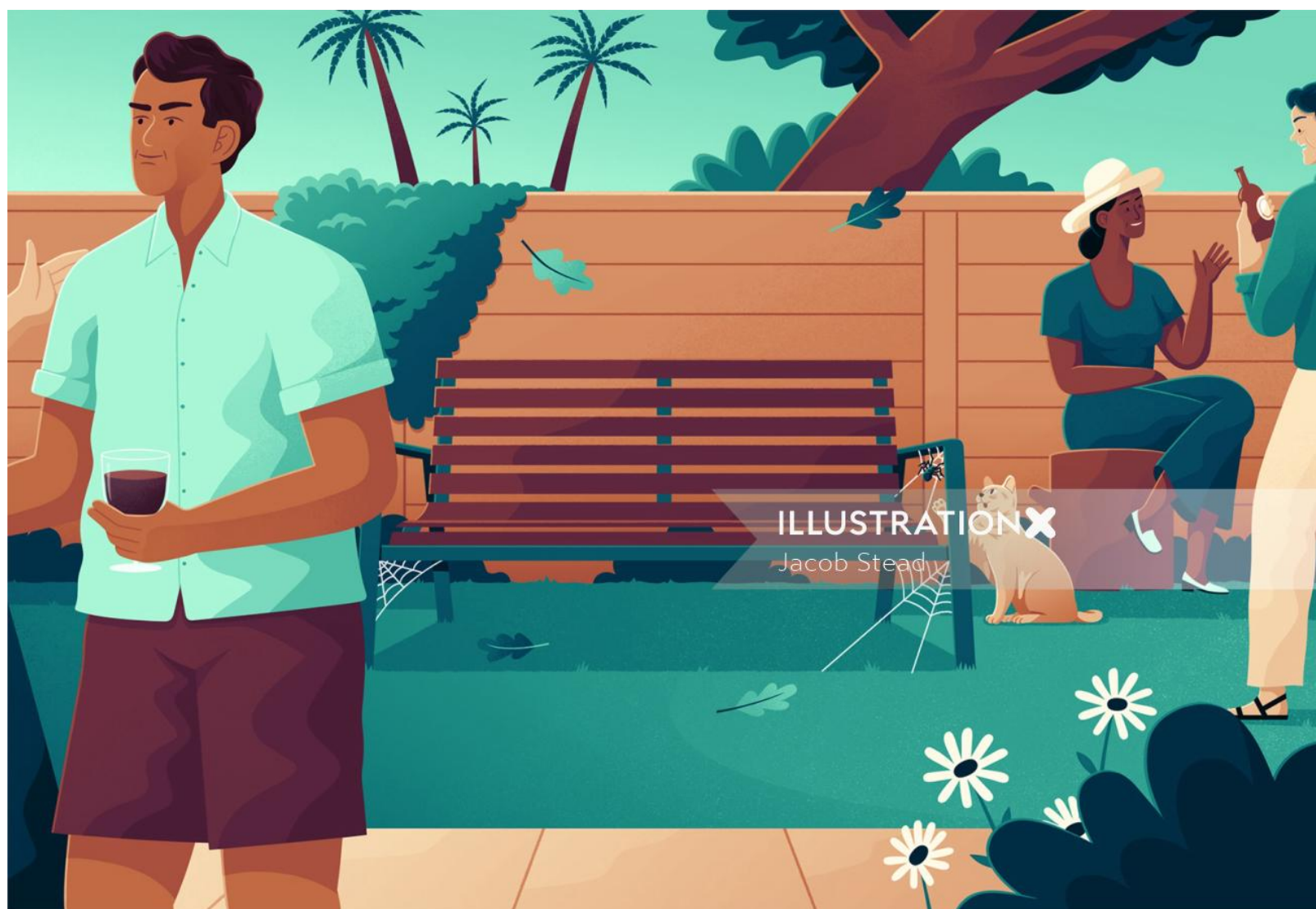
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Paul Lewis

If you haven't yet made a will, you have no control over who gets what when you're gone. But, as our expert explains, November is the perfect month to have one written – for a fraction of the cost

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by PAUL LEWIS

Have you made a will? If not, then November is a good time to do it because dozens of solicitors all over the UK will write your will for free – in exchange for a modest donation to charity. They suggest £100 – or £180 for a pair of matching wills for couples. That is a fraction of the usual price but be aware that if your affairs are complicated, only the basic parts will be free.

Why bother?

Making a will is an act of kindness towards people you love or charities you care about. Without a will you and they have no control over who inherits what or how much they get. Worst case is that no relative can be found and the whole lot might end up in the estates of The King or the Prince of Wales. The details are different in Northern Ireland and even more so in Scotland. But wherever you live in the UK, the Crown gets your stuff if you don't make a will and have no living relatives.

If you have no spouse (or civil partner), no children or parents alive, then the rights to your estate spread sideways to siblings. If there are none of them it moves out to uncles, aunts, half-blood dittos and their children. So everything could go to your long dead

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ana@illustrationx.com

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