

ONE DAY SAMPLE RETIREMENT PLANNING SEMINAR

- 8.30 am** **Tea/Coffee on Arrival**
9.00 am **WELCOME AND INTRODUCTIONS**
- 9.15 am** **ADJUSTING TO A RETIREMENT LIFESTYLE & OPPORTUNITIES**
a) When Should I Retire?
b) New Goals and Routines
c) Personal & Family Relationships
d) Managing the Time
e) Paid or Voluntary Work
- 10.15 am** **STATE RETIREMENT PENSIONS**
a) State Pension Eligibility
b) What About National Insurance if I Retire Early?
c) Did Married Woman's Stamp count for State Pension
d) To Defer State Pension or Not?
e) Effects of Divorce & Widowhood on State Pension
- 11.30 am** **OTHER STATE BENEFITS**
a) Job Seekers Allowance
b) Winter Fuel Payment
c) Pension Credit
d) Bereavement Benefits
e) Attendance Allowance
- 12.30 pm** **Lunch**
1.00 pm **MONEY MANAGEMENT (Part One)**
a) The Importance of Budgeting
b) Salary v Pension – How will it Compare
c) Taxation in Retirement
d) Pension Options since Simplification
e) Pros & Cons of Tax Free Lump Sums
- 2.00 pm** **Tea/Coffee**
- 2.15 pm** **MONEY MANAGEMENT (Part Two)**
a) Protecting Against Inflation
b) Investing for Income or Growth
c) Risk v Reward
d) Raising Money on Property
e) How to Obtain Financial Advice and at What Cost?
- 3.00 pm** **Comfort Break**
- 3.15 pm** **LEGAL ASPECTS**
a) Intestacy – Who Inherits?
b) Wills & Trusts
c) Powers of Attorney – especially if single
d) Protecting Children or Grandchildren
- 4.15 pm** **HEALTH ISSUES**
a) The Pros & Cons of Exercise
b) Health Checks
c) Blood Pressure & Cholesterol
d) Small Changes = Big Benefits
e) We are What We Eat
- 5.00 pm** **Summary – Issue of Packs**
- 5.15 pm** **Disperse**