

# Planning for a positive retirement workshop

## PRE-RETIREMENT WORKSHOPS – 2017/2018

Forward planning is advisable when making any major changes and retirement is no exception. The East Riding Pension Fund (ERPF) works with Affinity Connect, one of the largest providers of retirement and redundancy services for the public sector, to offer you workshops which aim to help Local Government Pension Scheme (LGPS) members prepare for lifestyle and financial changes which take place at retirement, and to explore new opportunities that retirement brings. These workshops address a comprehensive range of important issues that you will need to consider and decisions that you will need to make before you retire and once you are in retirement.

We are pleased to announce that the current pre-retirement support programme has now been published.

### BOOKINGS

Please find below a sample agenda and the dates currently booked for pre-retirement workshops. These workshops are free of charge and you can attend any venue listed. However you must seek approval from your employer/line manager before attending, and reserve a place. To do this please contact [bookings@affinityconnect.org](mailto:bookings@affinityconnect.org) or call Affinity Connect on Freephone 0800 019 6076 (select extension 1 – training). Partners/spouses are welcome to join you free of charge.

If you are unable to attend the dates listed please contact Affinity Connect and it may be possible to offer alternative dates.

If you are booking on one of the course hosted by Hull City Council please print off and complete the booking form and return it to: Endeavour Learning & Skills Centre, Learning & Development, 2<sup>nd</sup> Floor, Beverley Road, Hull. HU3 1UR or you can email this application to: [learninganddevelopment@hullcc.gov.uk](mailto:learninganddevelopment@hullcc.gov.uk)

Course date	Employer	Venue	Location	Time
Monday 6 <sup>th</sup> March 2017	North Lincolnshire Council	Civic Centre	Scunthorpe	1.00 – 4.15
Thursday 30 <sup>th</sup> March	East Riding of Yorkshire Council	Leisure Centre	Beverley	1.00 – 4.15
Wednesday 24 <sup>th</sup> May 2017	North Lincolnshire Council	Civic Centre	Scunthorpe	1.00 – 4.15
Wednesday 14 <sup>th</sup> June 2017	East Riding of Yorkshire Council	Leisure Centre	Beverley	1.00 – 4.15
Wednesday 5 <sup>th</sup> July 2017	Hull City Council	Endeavour Learning & Skills Centre	Hull	9.30 – 3.30
Wednesday 26 <sup>th</sup> July 2017	North East Lincolnshire Council	Doughy Learning Centre	Grimsby	1.00 – 4.15
Wednesday 16 <sup>th</sup> August 2017	North Lincolnshire Council	Civic Centre	Scunthorpe	1.00 – 4.15
Wednesday 20 <sup>th</sup> September 2017	East Riding of Yorkshire Council	Leisure Centre	Beverley	1.00 – 4.15
Wednesday 4 <sup>th</sup> October 2017	Hull City Council	Endeavour Learning & Skills Centre	Hull	9.30 – 3.30
Thursday 26 <sup>th</sup> October 2017	North Lincolnshire Council	Civic Centre	Scunthorpe	1.00 – 4.15

Monday 6 <sup>th</sup> November 2017	North East Lincolnshire Council	Doughy Learning Centre	Grimsby	1.00 – 4.15
Friday 1 <sup>st</sup> December 2017	Hull City Council	Endeavour Learning & Skills Centre	Hull	9.30 – 3.30
Wednesday 13 <sup>th</sup> December 2017	East Riding of Yorkshire Council	Leisure Centre	Beverley	1.00 – 4.15
Tuesday 30 <sup>th</sup> January 2018	North East Lincolnshire Council	Doughy Learning Centre	Grimsby	1.00 – 4.15
Tuesday 13 <sup>th</sup> February 2017	Hull City Council	Endeavour Learning & Skills Centre	Hull	9.30 – 3.30
Tuesday 20 <sup>th</sup> February 2018	East Riding of Yorkshire Council	Leisure Centre	Beverley	1.00 – 4.15
Monday 12 <sup>th</sup> March 2018	North Lincolnshire Council	Civic Centre	Scunthorpe	1.00 – 4.15

## Agenda

### Managing Change

Identifying delegate concerns  
Lifestyle, relationships, status, time, motivation

### Building a new life

Using time effectively  
Volunteering, leisure & learning opportunities  
Further employment

### Maintaining health

Mental, physical & social/emotional  
Holistic approach - practical steps  
Personal health action plan

### Income in retirement

State pension & other state benefits/allowances  
Occupational pension benefits  
Choices and decisions at retirement  
Selecting appropriate levels of income & cash  
Personal taxation, & changes in retirement

### Money Management

Tax tips  
Budgeting - changes in income & expenditure  
Why you need income and capital  
Effects of inflation + life expectancy

### Investing in Retirement

Banks, building societies, property, gilts, shares  
Understanding investment principles  
Managing and reducing investment risk  
Using cash to protect your investments  
Guaranteed investments

### Legal Issues & Estate Planning

Why you need a professionally prepared Will  
Power of attorney – who controls your assets?  
Long term care – planning ahead  
Inheritance tax – planning ahead

### Thinking about the future

Making a start - an action plan  
Professional advice – what to expect

**Suitability:** Anyone considering leaving employment on normal, early or ill health retirement, or considering flexible retirement. Partners are encouraged and welcome to attend (subject to your employers consent).

**Aim:** To encourage a positive and realistic approach to a healthy and financially secure retirement

**Course objectives** – you will have greater awareness of, and the tools to deal with,

- the decisions and steps that need to be taken at the point of leaving employment
- the likely changes in lifestyle and your relationships, and how to manage them positively
- the options for learning, leisure and voluntary opportunities
- the practical steps and a personal action plan to maintaining health in retirement
- personal taxation, changes at retirement + tips to ensure you don't pay too much
- entitlement to state benefits and the impact on your occupational pension
- impact of real inflation and increased longevity on your pension plans, and how to combat it
- understanding investment principles and risk and how to manage/reduce it.
- the financial implications of long term care
- how a Power of Attorney and a Will can protect your assets for you and your beneficiaries
- an opportunity to request independent financial advice (free, no obligation consultation)\*

**\*Disclaimer: Your employer cannot recommend any financial advisory organisation and is not responsible for any advice given.**

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# Training Application Form

Please Print all Information

<b>NAME OF COURSE</b>  (Only one course per application)			
<b>DATE PREFERRED</b>		<b>ALTERNATIVE DATE</b>	
<b>PRE-REQUISITES ATTENDED:</b>	Delete as appropriate		
	<b>Yes</b>	<b>No</b>	<b>N/A</b>
<b>Name</b>			
<b>Telephone Number</b>		<b>Mobile</b>	
<b>Job Title</b>			
<b>Sector Classification</b>	Delete as appropriate		
	<b>Voluntary</b>	<b>Statutory</b>	<b>Private</b>
			<b>Other</b> Please State
<b>Work-base Name &amp; Full Address</b>  (Including Postcode)			
<b>E-Mail Address</b>		<b>Payroll/OfSTED/ Charity Number</b>	
<b>Ethnicity</b>		<b>Date of Birth:</b>	<b>Gender:</b> Delete as appropriate  <b>Male</b> <b>Female</b>
<b>Special Requirements</b>  (Disability/Allergies/Basic skills etc)			
<b>Line Manager's Approval (Signature)</b>		<b>Date</b>	
<b>Line Manager's Job Title</b>			

<b>Line Manager's Work-base Address</b>			
<b>Line Manager's Telephone Number</b>		<b>Line Manager's E- mail</b>	
<b>Applicant's Signature</b>		<b>Date</b>	

**We will use your information to provide appropriate training data when requested. By signing this application you agree to our sharing your information within the Local Authority.**

**All cancellations must be made in writing either by e-mail to [learninganddevelopment@hullcc.gov.uk](mailto:learninganddevelopment@hullcc.gov.uk) or by fax on (01482) 612442 For most courses there are waiting lists and we may be able to re-allocate you a place if given adequate advance notice.**

**Once completed, please return this form to:**

**Endeavour Learning & Skills Centre, Learning & Development, 2<sup>nd</sup> Floor, Beverley Road, Hull. HU3 1UR**

**Or you can email this application to: [learninganddevelopment@hullcc.gov.uk](mailto:learninganddevelopment@hullcc.gov.uk)**

**Or you can fax this application to: (01482) 612446**