

Planning for a positive retirement workshop

Are you sure your retirement plans are realistic?

"I thought I had sorted my retirement plans, now I realise I need to rethink them"

"It was really helpful to discuss things with others in the same position"

"It gave me a different perspective and good ideas".

(These are some of the most common Delegate comments made)

Forward planning is advisable when making any major change and retirement is no exception. This workshop is designed to raise your awareness of the key issues you will need to consider, and decisions you will need to make, as you begin to approach this new stage in your life.

You will understand more clearly the changes you will face in both your lifestyle and your finances, and the most appropriate ways to deal with them, and hopefully dispel some of the myths. You will also be given tips on how to make sure your assets go to those you choose, that you don't pay more tax than you need to, as well as a basic understanding of investment strategies for those in retirement and how to reduce risk. In addition the workshop trainer will explain your occupational and state pension entitlements and the decisions you will need to consider in respect of how you draw your pension benefits.

These workshops are offered by East Riding of Yorkshire Fund in conjunction with Affinity Connect which is a locally based, national organisation specialising in the provision of pre-retirement support services to local authorities and other public sector employers. Why not join colleagues and a Retirement Specialist to find out what retirement is really about and if your plans are appropriate.

For further information or to book a place please contact:

Bookings@affinityconnect.org or call Freephone 0800 0196076 and select option 1 - training

Date	Location	Times	Type
September 15, 2015	Goole Leisure Centre	1.00pm – 4.15pm	Pre-retirement
October 5, 2015	Goole Leisure Centre	1.00pm – 4.15pm	Pre-retirement
November 18, 2015	Goole Leisure Centre	1.00pm – 4.15pm	Pre-retirement
December 7, 2015	The Doughty Learning Centre, Grimsby	1.00pm – 4.15pm	Pre-retirement
January 12, 2016	Goole Leisure Centre	1.00pm – 4.15pm	Pre-retirement
February 15, 2016	Goole Leisure Centre	1.00pm – 4.15pm	Pre-retirement
March 21, 2016	The Doughty Learning Centre, Grimsby	1.00pm – 4.15pm	Pre-retirement

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

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

<p>Personal health action plan</p> <p>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</p>	<p>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</p> <p>Thinking about the future Making a start - an action plan Professional advice – what to expect</p>
<p>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).</p>	
<p>Aim: To encourage a positive and realistic approach to a healthy and financially secure retirement</p>	
<p>Course objectives – you will have greater awareness of, and the tools to deal with,</p> <ul style="list-style-type: none"> • 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)* <p><small>*Disclaimer: Your employer cannot recommend any financial advisory organisation and is not responsible for any advice given. This service is provided by Affinity Financial Awareness a Top 100 IFA and one of the largest providers of Independent Financial Advice to public sector employees. Affinity Financial Awareness Limited is authorised & regulated by the Financial Services Authority. Registered Office: Farleigh Court, Old Weston Road, Flax Bourton, Bristol. BS48 1UR. Registered in England & Wales no 5246999.</small></p>	