

Retirement Education Services Ltd
Presents

Life Planning Programmes



To Embrace Employees
Of All Ages

How Can Life Planning Seminars be Justified?

In the twenty five years or so that we've been providing retirement planning programmes the most general comment from attendees has been "we wish we'd had this information years earlier".

From those comments we developed our mid-life seminars which were aimed at those in their fifties. These proved very popular but again those that attended repeated the view that much younger people would benefit from the information outlined too. This has resulted in a need to create a more accurate title for the seminars as we are now enjoying attendees in their 20's and above.

The pressures on hardworking employees to balance work and home life priorities are enormous! As a result important tasks such as making a will or appointing guardians for children are frequently overlooked or put on the back burner.

Providing employees with the chance to discuss these issues during a working day creates considerable goodwill for the employer. Through a Life Planning Seminar employers are demonstrating a caring attitude and making a significant contribution to reducing employee stress and improving well being.



Abolition of Default Retirement Age

Now that the majority of employees can simply give their statutory notice period when deciding to retire there is an increasing need to provide Life Planning guidance generally rather than specific to an age. This will make Life Planning seminars increasingly of value.

From when employees join from school, college or university, through their lives as single people, with a partner or approaching the back-end of their working lives issues will arise that make them anxious or extremely stressed.

What are the Seminars Objectives?

The objectives are to outline a range of topics concerning aspects of our life planning that we keep meaning to research but can't find the time to do so.

Through these seminars it is not intended to teach your employees how to live their lives but to create an awareness of risks and rewards that can result because of inaction or actions taken.

By the end of each seminar your employees should have gained knowledge on the topics. In addition they will have a clear understanding of the consequences that may result by their lack of attention to some money management pension planning or legal aspects of their lives.

Take Your Pick

We have described in this brochure three seminars for you to consider.

The Life Planning Essentials Seminar has been composed to embrace those in their first ten to fifteen years within the world of work. They may have entered work from school, college or university. They may now be setting up home on their own or contemplating starting a family.

We often include advice on debt and general management. Types of mortgages and pensions are outlined too. Basic legal aspects concerning wills, guardianship of children and power of attorney are introduced.

The Mid-Career Seminar has been designed for those who have been in work for twenty years or more. They may welcome a discussion or guidance on funding university costs for teenage children or need advice on granting a power of attorney if they are single. They may have an interest in care for their parents or other relatives or wish to be re-assured regarding their savings, pension provision, insurance policies or investments.

Pensions and Post Career Seminar has been compiled for those over 55 who can now by Government rules take a personal, stakeholder or employers pension. Its target is to provide detailed information regarding the choices employees have to take cash lump sums or convert their pension savings into annuities.

The state pension rules and options are also covered in detail. So too is taxation along with state benefits for those who may have poor health and need Government help. Care of elderly parents and rules regarding nursing homes is also discussed.

Participants may wish to discuss health issues or housing with downsizing in mind.

This is often an interest in reducing working hours. This maybe to facilitate a caring role for either elderly parents or for grand-children. It could simply be that they wish to ease into retirement or do a different role whether paid or voluntary.

Who Decides the Content?

The content in each seminar is up to the client and the majority age profile of the employees they have in mind. From our point of view if the client has sufficient employees to put them into fifteen year bands then the content can be better tailored, i.e most with no or young children; most with children at university; most concerned with employer or state pensions, caring for elderly parents, or savings and investments.



Life Planning Seminar Programmes

Content Synopsis

Life Planning Essentials Seminars

Debt Management:

When Does Credit Become Debt, Consequences Of Not Repaying Creditors, Individual Voluntary Arrangements, Insolvency Practitioners, Bankruptcy, Debt Relief Orders.

Financial Planning:

Banking – High Street? Online? Telephone?, Pension Types & Pros/Cons, Difference Between Savings & Investments, Credit & Store Cards– Their Uses And Abuses.

Legal Aspects:

Who Inherits Under 'Intestacy'? Wills— When, How And At What Cost? Guardianship Of Children, Power Of Attorney For Single People

State Benefits:

National Insurance Rules, Qualifying For State Pension, Student Loans, Ill-Health Benefits, Tax Credits, Housing Benefits

Mid-Life Seminar

Government Issues:

Redundancy – State Support, State Pension Forecasts, Benefits For Carers, Income Support.

Legal Considerations:

A Refresher On The Value Of Wills, Power Of Attorney For You Or Parents

Healthy Lifestyle:

Taking A Look At Issues Such As Diet, Exercise, Work/Life Balance, Importance Of Health Checks, Stress Management/Relaxation Techniques.

Money Management:

Funding School/University Fees, Children's Savings, Insurances – Life & Other Types, Mortgages, Investing For The Future, Where Are You On Pensions?

Pensions and Post Career Seminars

Adjusting To A Change In Life Style:

When To Retire, Relationship Issues, Phasing Retirement, New Challenges, Voluntary Work.

Government Issues:

State Pension, When Can I Claim It?, Pros & Cons Of Deferring, Effects Of Divorce or Widowhood, Pension Credit, Age Related State Benefits, eg Bus Passes, Winter Final Payments, Free Prescriptions, Etc.

Legal Aspects:

Intestacy, Wills, Guardianship Of Grandchildren, Children, Lasting Powers Of Attorney

Rules On Nursing Home/Care:

Asset Levels, Choices, Top Up Payments, Being Nursed At Home, Passing Assets To Children, Care Insurance.

Financial Planning:

Investing – For Access Income & Growth, Inflation – How It Erodes Savings, Inheritance Tax, Tax Allowances – Age Related, Pension Options – Personal & Company, Should I Take A Pension Lump Sum?, Insurances – Do I Need Them Now?

Other Services We Offer

- Senior Executive Retirement Planning Weekends
- One-To-One Counselling Sessions For Executives
- An Internet Based Life Planning Training Programme
- 'Talking Retirement' a Self Teaching Audio CD Training Package
- In-house and Open Courses On Pension Issues and Retirement Planning
- Financial Awareness Seminars
- Consulting On Implementing Life Planning Programmes.