

## THREE DAY SAMPLE RETIREMENT PLANNING WEEKEND FOR SENIOR EXECUTIVES

### Day One

- 11.45 am Delegates assemble in Bar
- 12.00 noon Lunch
- 1.00 pm **INTRODUCTIONS & COURSE OBJECTIVES**
- 1.15 pm **ADJUSTMENT TO A NEW WAY OF LIFE**
- a) When Should I Retire?
  - b) New Goals and Routines
  - c) Personal & Family Relationships
  - d) Managing the Time
  - e) Paid or Voluntary Work
- 2.30 pm Tea
- 2.45 pm **STATE RETIREMENT PENSIONS AND OTHER STATE BENEFITS**
- a) State Pension Eligibility
  - b) What About National Insurance if I Retire Early?
  - c) Did Married Woman's Stamp count for State Pension
  - d) Retiring Early or Abroad
  - e) To Defer State Pension or Not?
  - f) Effects of Divorce & Widowhood on State Pension
- 4.15 pm **HEALTH CONSIDERATIONS**
- a) The Pros & Cons of Exercise
  - b) Health Checks
  - c) Blood Pressure & Cholesterol
  - d) Small Changes = Big Benefits
  - e) We are What We Eat
- 5.15 pm End of First Day
- Participants may seek a private discussion with the course director if this would be helpful
- 7.40 pm Pre Dinner Drinks
- 8.00 pm Course Dinner

## **Day Two**

- 9.00 am      **RESIDENTIAL CARE**
- a) Rules on assets
  - b) Choices available
  - c) Government contribution to fees
  - d) When is the house at risk?
- 9.45 am      **FINANCIAL PLANNING – 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
- 11.00 am      Coffee & Biscuits
- 11.15 am      **FINANCIAL PLANNING - 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?
- 1.00 pm      Lunch
- 2.00 pm      Afternoon free for leisure or an opportunity to speak privately to the financial planning consultant
- 7.40 pm      Pre Dinner Drinks
- 8.00 pm      Dinner

### **Day Three**

- 9.00 am     **LEGAL ASPECTS**
- a) Intestacy – Who Inherits?
  - b) Wills/Trusts
  - c) Powers of Attorney – especially if single
  - d) Protecting Children or Grandchildren
- 10.30 am     Coffee and Biscuits
- 10.45 am     **HOME SWEET HOME**
- a) Larger or Smaller?
  - b) Moving Areas/Abroad
  - c) Houses v Bungalows
  - d) Purpose Built Retirement Developments
- (Delegates work in small groups)
- 11.30 pm     **THE OPPORTUNITIES**
- a) Leisure and Learning
  - b) Voluntary Work – Home & Abroad
  - c) Consultancy – Starting a Business
  - d) Retired Executives Projects
- 12.30 pm     **COURSE SUMMARY & CLOSE**  
Any individual questions discussed and answered plus issue of Course Packs
- 1.00 pm     Bar lunch, then disperse

NB A further opportunity is available for a private discussion with the course director or to use the leisure facilities.