

## **TWO DAY SAMPLE RETIREMENT PLANNING PROGRAMME**

### **Day One**

- 9.00 am Coffee on Arrival**
- 9.30 am WELCOME AND INTRODUCTIONS**
- 9.45 am ADJUSTING TO A NEW LIFESTYLE**  
(a) When Should I Retire?  
(b) New Goals and Routines  
(c) Personal & Family Relationships  
(d) Managing the Time
- 11.00 am Coffee and Biscuits**
- 11.15 am THE OPPORTUNITIES FOR LEISURE AND LEARNING**  
(a) Paid or Voluntary Work  
(b) Hobbies & Interests  
(c) Travel & Holidays  
(d) Returning to Learning
- 12.15 pm Lunch**
- 1.00 pm 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
- 2.30 pm Tea and Biscuits**
- 2.45 pm EMPLOYERS PENSION SCHEME**
- 3.45 pm LEGAL ASPECTS FOR RETIREMENT**  
(a) Intestacy – Who Inherits?  
(b) Wills/Trusts  
(c) Powers of Attorney – especially if single  
(d) Protecting Children or Grandchildren
- 5.00 pm End of First Day**

## Day Two

**8.45 am Coffee on arrival**

**9.00 am LONG TERM CARE ISSUES**

- a) Rules on assets
- b) Choices available
- c) Government contribution to fees
- d) When is the house at risk?

**10.00 am MONEY MANAGEMENT – Part 1**

- 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

**11.15 am Coffee & biscuits**

**11.30 am MONEY MANAGEMENT – Part 2**

- a) Protecting Against Inflation
- b) Investing for Income or Growth
- c) Risk v Reward
- d) Raising Money on Property
- e) Types of Financial Advice & Costs

**12.45 pm Lunch**

**1.30 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

**2.15 pm HOME SWEET HOME**

- (a) Larger or Smaller?
- (b) Moving Areas/Abroad
- (c) Houses v Bungalows
- (d) Purpose Built Retirement Developments

**3.00 pm Tea and biscuits**

**3.15 pm OTHER STATE BENEFITS & AGE CONCESSIONS**

- (a) Winter Fuel Payment
- (b) Pension Credit
- (c) Bereavement Benefits
- (d) Attendance Allowance

**3.45 pm COURSE ROUND UP, EVALUATION AND ISSUE OF PACKS AND PRIZES**

**4.15 pm Disperse**