

are proud to present:

talking retirement

ONLINE



Comprehensive
Retirement Training
at the click of a
mouse....

.... for as little as
20p per employee
and no more than
£1 per employee*



BACKGROUND

Retirement Education Services Ltd. have been providing retirement planning courses, seminars, counselling and workshops throughout the United Kingdom for over twenty years.

Managing Director Tony Wheeler has been directing courses since 1978, and in the 80s completed a scholarship comparing retirement training provision in the UK with that offered in Germany and Sweden.

RES have long since recognised the difficulty faced by employers in releasing employees to attend courses. Bringing far-flung staff together to provide in-house events as would be done for other types of training such as health & safety or customer service, may be harder to justify for employees facing retirement concerns.

Initially, RES responded in the 1990s by producing a four cassette package called Talking Retirement to enable this to be

achieved. This package sold extensively in the UK and was subsequently converted into German through funding from the E.U. It was revised in 2005 and a new version presented by **Angela Rippon** was created into 4 CDs.

With the development of the internet, MD Tony Wheeler felt further benefit could be achieved and costs to employers could be substantially reduced.

That is why we have developed

talkingretirement
ONLINE



INTRODUCTION

Talking Retirement Online is a new e-learning approach to retirement planning based on the successful CD version of Talking Retirement. It features interviews with 14 expert speakers on over 40 different retirement planning topics. These speakers include:

- **Jonah Barrington** - Six times British Open Squash Champion
- **Fiona Hunter** - Nutritionist, Good Housekeeping Institute
- **David Hurrion** - Cable TV & Radio Broadcaster on Gardening
- **Maurice Oldfield** - Pensions Consultant & Past Chairman NAPF
- **Dr. Mary Davies** - Former CEO Pre-Retirement Association
- **Diana Wright** - Financial Journalist for Sunday Times
- **Paul Lewis** - Radio 4 Broadcaster and Author on Financial Issues
- **Dr. Vernon Coleman** - Author and Broadcaster on Health Matters
- **Jennifer Griffiths MBE** - Radio Broadcaster on State Benefits
- **Alexandra Houston** - Former Partner & Head of Probate Team, Henmans Solicitors, Oxford

HOW DOES IT WORK?

The interviews are presented as 45 audio-visual tracks which are easily viewable via the internet in any standard web browser, so no software needs to be installed. Employees can simply log onto the internet at work, home or on the move, type in their password and off they go!

The content lasts over four hours but users can dip in or out of different sections and tracks as they wish. It is very easy to navigate around the different sections and you can stop/pause and start as much as you like.



CONTENTS

COMING TO TERMS WITH RETIREMENT

1. Background to 'Talking Retirement'
2. Adjusting to Retirement
3. Personal Relationships, Challenges & Goals
4. Single' in Retirement
5. Opportunities for Learning
6. Gardening in Retirement
7. Travel & Holidays
8. Voluntary Work
9. Paid Work in Retirement
10. Summary on Filling Time

MONEY & PENSION ISSUES

1. The Importance of a Budget
2. General Financial Planning
3. Financial Advisers
4. Taxation & Financial Summary
5. How to Qualify for State Pension
6. Graduated SERPS & S2P Pensions
7. Deferring State Pensions
8. Remaining State Pension Issues
9. Unemployment & Ill Health Benefits
10. Other State Benefits
11. Pension Principles/Final Salary Schemes
12. Types of Company & Personal Pensions
13. Buying An Annuity & Lump Sums
14. Final Summary of Talking Retirement

IMPROVING HEALTH IN RETIREMENT

1. What is Good Health?
2. The Benefits of Exercise
3. Health Check - Pros and Cons
4. Reducing Cancer Risks
5. Stress, Sex & Health Summary
6. Importance of a Good Diet
7. Less Fat, Sugar & Salt
8. When to Eat, Vitamins & Alcohol
9. Starting Exercise at Retirement
10. Is There a Best Exercise

PUTTING YOUR 'HOUSE' IN ORDER

1. Where to Live
2. Types of Property
3. Moving Abroad
4. Mortgage Options
5. Raising Money on Your Home
6. Home Safety
7. Security Tips
8. Residential Care - Ground Rules
9. Will Selling the House Save the Assets
10. Intestacy Rules & Importance of Wills
11. Guardianship & Power of Attorney

BENEFITS

The following are some of the benefits available to employers and employees through buying into our annual licence concept.

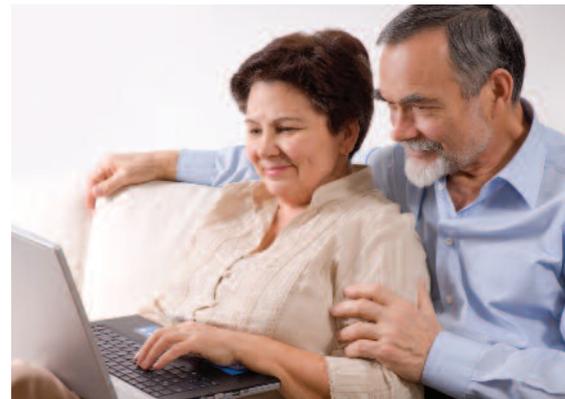
COST SAVING BENEFITS FOR THE EMPLOYER

- No travel or subsistence costs
- No course or seminar fee costs for employees and partners
- No accommodation costs for employees and partners
- No salary costs for day(s) at a seminar or course
- No agency fees for substitute staff to provide cover
- No wasted fees if illness or work prevent attendance
- Substantially reduced administrative time/cost involved for personnel, HR or pensions staff.
- Could be offered as an “either/or” option to employees. For each employee who chooses the web-based option considerable money is saved.



ADDITIONAL BENEFITS

- No disruption to work
- Offers a saving in management time in arranging courses/seminars in-house.
- Enables employers to provide their staff with more than one ‘go’ at retirement information.
- Enables employers to satisfy staff questions on retirement issues at a much earlier age than they could ‘afford’ them to attend a course.
- Enables HR/Personnel staff to educate themselves on many aspects that will be raised by staff from time to time.
- Provides an opportunity for Pension Scheme Managers to provide support to deferred pensioners through issuing the license code to them.
- Provides an additional service to existing retired employees creating excellent goodwill at no extra cost.
- Offers continuing opportunities for staff to obtain knowledge on changes in government rules or rates since they attended a course.
- Goodwill created by offering help when geography or numbers would otherwise make it impossible.
- Training provided for part-time staff who wouldn’t be able to attend a full day seminar or course.
- Staff receive continuous help and can be offered an advice line too.
- Can be used to complement existing courses or material issued to employees.



talking retirement

ONLINE

BENEFITS FOR THE EMPLOYEE

- There is no inconvenience of attending a course, perhaps miles from where they live or involving different hours to those they would normally work.
- They do not have to make stressful journeys to and from a distant venue.
- Partners can be involved without having to lose pay and/or take holiday(s) to attend a course.
- They can learn at their own pace
- They can select topics as they suit them personally, rather than have to go through elements that don't apply to their circumstances.
- They have the opportunity to hear the topics as many times as they need. Instead of just having one hour on them at a course or seminar that they can't go back to.
- They can choose to learn at a time that suits them.
- They can learn without distractions.
- Enjoy the chance to listen with other family members present – who can help you understand more easily.
- They can learn whilst having their lunch break.
- This training option enables employees to provide help and support to other members of their family e.g. spouses, partners or parents who may not have such an opportunity through their own employers – e.g. they may be self-employed.
- It allows those whose personal circumstances prevent them from going to a course or seminar to still receive comprehensive information. It may be that the employee is the carer of an elderly relative or only works part-time and takes or meets a grandchild from school early morning and/or mid-afternoons.



FURTHER HELP AND ADVICE

Retirement Education Services are more than happy to provide ongoing help and advice to clients employees. The nature of this support can be discussed and a price given by liaison.

This support can include links to other websites on related retirement issues, for example private health insurance, financial advice, legal aspects or nursing home rules and regulations.

We can provide detailed guidance concerning state benefits or state pension queries. Advice on company pensions, personal pensions or AVC options is also available.



INCENTIVES TO LEARN

To encourage your employees to access the website and study the materials we will offer an online quiz to test what they have learnt from the package. This will be easy to fill in and can be completed at any time. Successfully completed entries will be entered into a prize draw and the winners announced on the website.

We would recommend each company offer an additional company-based prize structure to further encourage the package to be studied by their staff.



LICENCE FEES

GENERAL EMPLOYER LICENCE FEES

Because licence fees may be amended during the life of this brochure please refer to the separate current licence fee schedule for this calendar year.

The standard licence fee has been based on employers with 1000 employees, thereby achieving the £1 per employee maximum annual charge.

SMALL EMPLOYER LICENCE FEES

Obviously, we don't want to discourage employers of any size from using this product, and we are very keen to offer good value-for-money to smaller employers:

- **For unlimited yearly access, employers can pay a reduced overall fee, which includes a higher charge-per-head.**
- **Or to keep to the £1 per employee rate, a licence can be purchased for a mutually agreed time period, for example a week or a month. This limited period can of course be extended if necessary.**

Please contact us for further details on these pricing options.

*The £1 promise is based on a minimum of twenty employees.

RETIREMENT EDUCATION SERVICES LTD

16 St Mary's Street, Wallingford, OXON OX10 0EW

Tel: 01491 833696 **Fax:** 01491 839913

Email: training@res-ltd.net **Web:** www.talking-retirement.co.uk