



# The Retirement Counselling Service

**DRAFT PROGRAMME  
2 DAY RETIREMENT PREPARATION SEMINAR  
VENUE: TBA  
DATE: TBA**

Day 1

Tea and Coffee available from 9.45

10.00 **Introduction**

10.05 **THE CHALLENGE AND OPPORTUNITIES AHEAD**

RCS COUNSELLOR

- ▶ What the seminar will cover
- ▶ Implications of retiring
- ▶ Preparation

11.10 Tea and Coffee

11.30 **YOUR PENSION SCHEME EXPLAINED**

COMPANY PENSION DEPT/  
RCS PENSION SPECIALIST

- ▶ Your options survivor benefits
- ▶ Tracing previous pensions

12.30 **LUNCH** (during the lunch break, the Pensions representative will be available for further discussion)

1.45 **YOUR BENEFITS FROM THE STATE**

RCS BENEFITS SPECIALIST

- ▶ Your entitlements and how to get the most out of them
- ▶ State Pension forecasting
- ▶ Possible action to improve the situation
- ▶ Benefits in the event of retirement before State retirement age
- ▶ Other benefits for you and your family

3.15 **Tea and Coffee** (the Benefits specialist will be available for private discussion)

3.30 **PREPARATION FOR THE FUTURE -  
(PART I: REPLACING WORK VALUES)**

RCS COUNSELLOR

- ▶ Possible work options
- ▶ Do you want to work?
- ▶ Do you need to work?
- ▶ Some options for paid or unpaid work

4.15 **End of Day 1**

Note: At the end of the day the Counsellor will be available for further discussion on any subject covered during the day.



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Day 2

- 9.15 Tea and Coffee available
- 9.30 **QUESTIONS FROM YESTERDAY** RCS COUNSELLOR
- 9.45 **PERSONAL TAXATION** RCS FINANCE SPECIALIST
- ▶ Understanding your personal tax situation
  - ▶ Self assessment
  - ▶ Making the most of independent taxation
  - ▶ Capital Gains Tax
  - ▶ Wills and Inheritance Tax
- 11.10 **Tea and Coffee** (with time for a quiet word with the Finance specialist)
- 11.30 **INVESTMENT PLANNING** RCS FINANCE SPECIALIST
- ▶ Investments for income and capital growth and your personal tax situation
  - ▶ Advice on choosing and using Financial Advisers
- 12.45 **LUNCH** (the Finance specialist will be available again for private discussion)
- 2.00 **HEALTH MATTERS** RCS HEALTH SPECIALIST
- ▶ Positive health aspects
  - ▶ Fitness
  - ▶ Health maintenance
  - ▶ Health promotion
  - ▶ The choices open to us
- 3.00 **Tea and Coffee break** (the Health specialist will be available for private discussion)
- 3.15 **PREPARATION FOR THE FUTURE -** RCS COUNSELLOR  
**(PART II: NEW HORIZONS)**
- What will replace the 2500 hours not working for your Company?
- ▶ New interests
  - ▶ Satisfying ambitions
  - ▶ Healthy or mentally stimulating activities
  - ▶ Keeping informed
- 4.00 **Seminar Review** RCS COUNSELLOR
- 4.15 **End of Seminar**

Note: The Counsellor will be available after the seminar to answer confidential questions on any subject covered by the seminar.

Seminar Co-ordinator

RCS Counsellor

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