



The Retirement Counselling Service

**DRAFT 1 DAY
RETIREMENT PREPARATION SEMINAR
VENUE: TBA
DATE: TBA**

9.00am **INTRODUCTION**

9.05am **THE CHALLENGE AND OPPORTUNITIES AHEAD**

RCS COUNSELLOR

- ▶ Less money, more time!
- ▶ Changes in relationships
- ▶ Preparation
- ▶ A positive view of the future

9.55am **THE COMPANY PENSION SCHEME**

PENSIONS DEPARTMENT/
RCS PENSION SPECIALIST

- Your options
- Tracing previous pensions

10.35am Tea and Coffee break

10.50am **YOUR BENEFITS FROM THE STATE**

RCS BENEFITS SPECIALIST

- ▶ When and how much will the State pay
- ▶ Possible options to improve/safeguard your pension
- ▶ National Insurance – what it buys and when you stop paying
- ▶ Other benefits for you and your family

11.50am **IMPORTANT FINANCE Part 1**

RCS FINANCE SPECIALIST

- ▶ Understanding your personal taxation situation
- ▶ Self assessment
- ▶ Making the most of independent taxation
- ▶ Capital Gains Tax
- ▶ Wills and Inheritance Tax

1.00pm **Buffet Lunch** (with the opportunity to discuss any confidential problems with the Finance specialist)

The Retirement Counselling Service Tel: (01494) 433553
e-mail: Dwildey@call-rcs.co.uk web: www.the-retirement-site.co.uk

Continued overleaf



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- 2.00pm **IMPORTANT FINANCE Part 2** RCS FINANCE SPECIALIST
- ▶ Investments - for income and capital growth, including ISAs, Stakeholder pensions, The Stock Exchange
 - ▶ Advice on choosing and using Financial Advisers
- 3.00pm **TO WORK OR NOT TO WORK** RCS COUNSELLOR
- ▶ Budgeting in retirement
 - ▶ Options for work - paid employed, self employed, part time, casual, community and voluntary work
- 3.30pm Tea and Coffee break
- 3.45pm **ANOTHER 2000 PLUS HOURS - HOW WILL YOU FILL THE TIME?** RCS COUNSELLOR
- ▶ The home and family
 - ▶ Old and new interests/Hobbies
 - ▶ Opportunities for learning
- 4.15pm **SUMMARY AND OPEN FORUM** RCS COUNSELLOR
- 4.30pm **End of Seminar**

Seminar Co-ordinator: RCS Counsellor
Seminar No: