

**DRAFT PROGRAMME
EARLY PLANNING DAY
VENUE TBA
DATE TBA**

This day is intended to be a Practical Planning Day. It is designed to encourage participants to review their future plans, provide an overview of the options and choices open to them, and to offer information upon which plans can be made.

9.00am	INTRODUCTION	
9.05am	LOOKING AHEAD <ul style="list-style-type: none">▶ Setting the day's agenda▶ Where do you wish to be in 5/10/15 years time?▶ How can you achieve your goals?	RCS COUNSELLOR
10.00am	GETTING THE MOST FROM YOUR EMPLOYERS PENSION SCHEME <ul style="list-style-type: none">▶ Additional Voluntary Contributions▶ Your options▶ Tracing previous pensions	COMPANY PENSION DEPT/ RCS COUNSELLOR
10.55am	Tea and Coffee break (with an opportunity for a private word with the Pension specialist)	
11.10am	WHAT WILL THE STATE PROVIDE? <ul style="list-style-type: none">▶ How much and when will the State pay a pension?▶ Possible options to increase your pension▶ National Insurance, what it buys and when you stop paying it▶ Other benefits for you and your family	RCS BENEFITS SPECIALIST
12.15pm	LUNCH (with a chance to talk to the Benefits specialist should you wish)	

Continued overleaf

1.15pm	NECESSARY FINANCIAL PLANNING PART 1	RCS FINANCE SPECIALIST
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- ▶ Budgeting
- ▶ Saving money on utility and other bills
- ▶ Mortgages

2.00pm **FINANCIAL PLANNING PART 2** RCS FINANCE SPECIALIST
INCOME TAX

- ▶ Understanding your present tax situation
- ▶ Checking your tax code

OTHER TAXATION

- ▶ Capital Gains Tax
- ▶ Inheritance Tax

WILLS

SAVINGS AND INVESTMENTS RCS FINANCE SPECIALIST

- ▶ A look at savings options to achieve your financial goals. This will include an explanation of products such as:
 - AVCs
 - Building Societies
 - National Savings
 - Stock Exchange investments
 - ISAs
- ▶ House finance
- ▶ Finding and using advice
- ▶ Keeping informed

3.00pm Tea and Coffee break

3.15pm **FINANCIAL PLANNING PART 3** RCS FINANCE SPECIALIST

- ▶ A look at savings options to achieve your financial goals this will include an explanation of products such as:- Money on deposit
National Savings
Stock Exchange investments, ISA's

4.30pm **SEMINAR SUMMARY AND REVIEW, CREATING AN ACTION PLAN** RCS COUNSELLOR

4.45pm **END OF SEMINAR**

At the end of the seminar the Counsellor will be available for confidential discussion on any subject covered by the seminar.

Seminar Co-ordinator: RCS Counsellor