

Planning Your Retirement

The purpose of this seminar is to help you maximise your income in retirement and protect your wealth for your loved ones. We aim the course at people who are within 10 years of retirement or 45+ year of age: -

Duration	Face to Face – 3.5 hours MS Teams – 3 hours
Introduction	The importance of planning Your income sources
State Pensions	How the State Pension is calculated Obtaining your pension forecast Factors affecting your State Pension
Tax	How the tax system will work for you Are you paying the correct amount of tax?
NHS Pensions	Explaining the benefits of the NHS Pension Scheme How your pension is calculated The flexible retirement options available to you How to maximise your pension The 2015 NHS Pension Scheme
McCloud Remedy	McCloud Remedy – changes to the NHS Pension Scheme from April 2022 Background of the age discrimination case Aimed at staff who joined the NHS Pension scheme on or before 31 March 2012 and were still a member of the scheme on or after 1 st April 2015, in addition this covers staff who left the service after 31 March 2012 but returned within 5 years. Explaining the 2015 career average scheme and how final salary benefits are preserved. Retirement ages Retiring before October 2023 NHS pension retirement flexibilities
Other Pensions	How your other company & private pension schemes can affect your income in retirement
Saving and Investing	Understanding risk in relation to your investments Is it better to choose capital growth or income? Exploring different types of investments
Credit History	The importance of your credit rating How to improve your credit rating
Mortgages/Re-mortgages	Ensuring you have the correct mortgage Repaying your current mortgage When should you consider a re-mortgage?
Wealth Preservation	What we mean by wealth preservation How to use Wills & Trusts effectively What can stop my wealth passing to my family? The benefits of giving Power of Attorney

Getting advice

The importance of taking correct advice on:

- Maximising your income
- Protecting your wealth

Questions & Answers