

JANAURY 2017 INFORMATION BULLETIN

Retirement Planning Seminars 2017:

As is the case every year we undertake a complete root and branch review of all our programmes to reassess and update as required. In 2017 we have incorporated some new elements into our retirement seminars to reflect the changing nature of society for retirees. We will be highlighting new ways to deal with the changing nature of family relationships and intergenerational responsibilities.

We are mindful of the challenges retirees now face with children in their thirties now still living at home due to the rental pressure and crisis in affordable homes for younger people. We also focus on the greater involvement of retirees who are grandparents with their grandchildren as they seek to assist their own children work in paid employment outside the home and alleviate childcare costs.

For single retirees the biggest challenge is often social engagement to replace that existed in work and we have some new approaches to deal with this challenge. We provide some useful information below for retirees single or otherwise to ensure they are aware of opportunities to develop a vibrant social life in retirement.

Mid-Career Financial Planning Seminars:

These programmes were first developed and delivered by us in Ireland back in the year 2000. The purpose is to help to provide useful information and financial planning tools to a younger age cohort i.e. 30-50 years.

Building on the enormous success of this programme we have refined it and now offer both a one day and a half day programme. For many of our clients the half day programme has worked really well and allowed them to run back to back seminars on the same day for different groups of employees and consequently provide this service to a greater number of their employees.

We would be delighted to hear from any of our clients who might like to look at providing this service to employees in 2017.

UPDATE OF OUR WEBSITE

We are currently in the final stages of upgrading our website and we hope to be able to announce its launch to our clients from February 2017. When complete you will be able to find a complete list of our dates and venues for retirement planning seminars in 2017.

POSSIBLE AREAS OF INTEREST IN RETIREMENT

MOST COMMONLY SUGGESTED OPTIONS:

PAID EMPLOYMENT *TRAVEL*
VOLUNTARY WORK *ADULT EDUCATION* *USEFUL ORGANISATIONS*

PAID EMPLOYMENT:

With the changes in the age at which the State Pension can be received being extended out to 68 and possibly beyond that again in the coming years, more and more people approaching retirement feel it necessary to engage in some form of paid employment. If you do wish to pursue the avenue of paid employment after you retire from your organisation consider talking to your local INTREO OR ETB OFFICE (formerly FAS)

VOLUNTARY WORK:

Many people get involved with voluntary organisations when they retire, giving of some of their time and experience/expertise to assist voluntary organisations in their work. If you have been involved before retirement with a voluntary organisation you may decide to give a little more. If you have no contacts in the voluntary area but would like to explore what opportunities are out there you might consider contacting Volunteer Ireland on (01) 6369446 or info@volunteer.ie and they will be able to give you some assistance. If you have an interest in volunteering abroad you might wish to contact Volunteer Services Overseas on 01-6401060 or www.vso.ie

ADULT EDUCATION:

If you wanted to broaden your knowledge or just learn new things there are tremendous opportunities to pursue adult education avenues. Whether it is a serious academic degree you wish to pursue, or learn about computers or mechanics there are a range of options. Consider contacting your nearest University, Institute of Technology or Community College. A good place to start would be with AONTAS (Adult Education Association) (01) 4068220/1 or mail@aontas.com

TRAVEL OPPORTUNITIES:

At 66 you can look forward to applying for and getting a free travel pass. This will allow you to travel throughout the country on the bus or train (including many private bus operators) absolutely free. If you are married and your spouse is not 66 but travels with you, then you both go free. Since 2008 this facility is now available throughout the entire country and you can apply for a specific travel card so you can travel from Dublin to Derry and Cork to Coleraine for free.

If you enjoy going abroad and your circumstances allow you to be flexible, you may find some very attractive deals in travel agents, with off peak travel, last minute cancellations etc. The best advice I can give is never to pass by a Travel Agent without looking in the window, you may find a great bargain. Always check Aertel or the Internet.

SOME USEFUL WEBSITES/PHONE NUMBERS:

www.welfare.ie	(all information relating to social welfare)
www.revenue.ie	(all information relating to taxation)
www.silvercircle.ie	An organisation that deals with a range of areas and interests to retired people..
www.ageandopportunity.ie	Age & Opportunity, excellent organisation for providing information and opportunities for older people to develop social networks. Tel (01) 8057709
www.activeirl.ie	Active Retirement Ireland, countrywide organisation assisting retired people to engage in an active social life. Tel: (01) 8733836 email: info@activeirl.ie or website www.activeirl.ie
www.fitwalkireland.com	An organisation focused on helping older adults keep fit in a fun and practical way info@fitwalkireland.com
www.pensionsombudsman.ie	Contact to assist with any issues pertaining to occupational pensions that you might need assistance in resolving. This is a free service and phone number is 01-6471650
www.consumerassocation.ie	Independent organisation working on behalf of consumers tel 01-4978600..
<i>Citizens Information Board:</i>	A great source of free, independent information and advice and you will find an address for the one nearest you by contacting www.citizensinformationboard.ie or telephone 0761 07 9000.
www.ageaction.ie	Age Action Ireland is an independent organisation set up in 1992 and its primary role is advocacy on behalf of older citizens. They also offer an array of other services and can be contacted at 01-4756989.
www.hia.ie	An free source of independent information on health insurance cover
www.totalhealthcover.ie	Independent assessment of health insurance policy with a fee.
www.groupon.ie www.pigsback.ie www.livingsocial.ie	Great deals on a range of day to day lifestyle events from travel to dining to insurance and a host of other areas of interest. In some cases can be refined down to your own area.
www.bonkers.ie www.switcher.ie	Comparison websites for household utilities and can compare and contrast to find best offers and deals for you.
www.pumps.ie	Real time countrywide prices of petrol and diesel