



helping you achieve a secure and rewarding retirement



From personal taxation, financial planning, wills & inheritance, to social welfare and a positive approach to life

Seminar Guide

Welcome

Planning for life after retirement or making sensible provisions for your future is probably one of the most important things you will ever do.

At Retirement & Life Planning we are devoted to giving you the information and support you need to look to the future with confidence, with our specially designed seminars.

The importance of planning

Planning for retirement is often left to the last minute. International research and our extensive experience suggests people should realistically give some thoughts to the major changes and challenges of retirement three to five years before the event.

Our unique and practical approach to dealing with the issues and challenges of retirement, ensures our seminar participants receive the best preparation for retirement. Our objective is to give our participants the confidence to make the necessary plans for a long and rewarding retirement.

Participants on our seminars are given the key information to maximise the opportunity that retirement presents.

Who should attend?

Anyone who sees retirement as an option within the next three to five years. It is strongly recommended that a spouse / partner where appropriate be invited as the areas we cover are as important for this person as the person actually retiring from an organisation. Research shows very clearly that the amount of satisfaction a person gets in retirement is directly related to the amount of preparation they put in to planning for retirement.

This seminar will also prove useful for Human Resources Specialists, Employee Assistance Officers and those involved in the area of Pensions.



Topics covered



A positive approach to change in retirement

Dealing with changes in relationships, taking steps to maintain our good health, and managing time in retirement is the main focus of this session. Practical ideas are explored to give participants the tools to plan and deal successfully with the challenges presented by these aspects of life.

Wills & inheritance

Getting our personal affairs in order so we can get on with the job of enjoying retirement is very important. Some practical ideas in relation to dealing with our legal affairs are explained on this session.

Personal taxation

Many people are paying more tax than they need to for a number of reasons. We outline how the tax system works and show participants how to maximise their position and keep their tax affairs in order.

Social welfare system

This system in Ireland is extremely complex and we guide participants through what can appear to be a minefield to ensure they understand how the system works, what they are entitled to and how to maintain and claim those entitlements.

Financial planning issues

Having worked long and hard to earn a pension and lump sum it is important that participants are equipped to understand the plethora of options available today for investing money. Our team of independent experts explain how the most common financial products work, and alert participants to the questions they need to ask when they seek financial advice. Specific financial advice cannot and will not be given to participants on the seminar.



Seminars

Our Seminars are well known for being relaxing, informal and educational in equal measure. Everyone gets the chance to discuss any issues they have, either as a group or individually, to make sure everyone gets the most out of their day.

Example Timetable

| | |
|--------------|---|
| 08.30 | Registration / Tea / Coffee / Scones / Introductions |
| 09.00 | A Positive Approach to Change in Retirement |
| 10.30 | Morning Coffee |
| 10.50 | Taxation System (overview and Q&A) |
| 12.00 | Investment Options (overview and Q&A) |
| 13.00 | Lunch |
| 14.15 | Future Opportunities (work & leisure) |
| 14.45 | Social Welfare Pensions & Benefits |
| 15.30 | Afternoon Tea |
| 16.00 | Legal Issues (Wills & Inheritance) |
| 17.00 | Review & Close |

The cost per person for our Seminars is €295, which includes all materials, meals and lots of liquid refreshments and nibbles to keep you going throughout the day.

Get in touch

To find out more about the services we provide, please visit us online www.retirementplanning.ie

Alternatively, please feel free to discuss your requirements by contacting us, as follows:

| | |
|--------------|--|
| Phone | 00-353-1-8316776 |
| Fax | 00-353-1-8316714 |
| Email | retireplan@eircom.net |
| Post | Retirement & Life Planning The Willow Office Suite 198 Ashcroft Raheny Village Dublin 5 Ireland |

Don't forget to provide your name, address, company and contact details when you enquire and one of our team will be in touch with you as soon as possible.

Many thanks in advance for your interest.

**Patrick Murphy and the Retirement
& Life Planning Team**



Locations

Every year, we hold a number of Seminars in each of the following locations. Availability for each location is limited as we try to keep group sizes low so everyone gets the most out of the day.

| | | |
|------------------|--------------------|------------------|
| Athlone | Belfast | Cavan |
| Clonmel | Cork | Derry |
| Dublin | Dundalk | Galway |
| Kilkenny | Letterkenny | Limerick |
| Monaghan | Sligo | Tralee |
| Tullamore | Wexford | Waterford |

If you don't see a suitable location, please still give us a call as we often visit other places which may be more convenient to you.

To find out more, or to reserve your place

1. Complete the enclosed enquiry form
2. Call us on **00-353-1-8316776**
3. Email us at **retireplan@eircom.net**
4. Go online **www.retirementplanning.ie**



Why choose us?

Retirement and Life Planning has the most comprehensive team of independent professionally qualified retirement planning educators in Ireland.

Patrick Murphy is the principal team leader and is Ireland's only provider of retirement education with a professional qualification in this field of work. Patrick's experience of working in retirement education is greater than the combined experience of all other providers. Patrick is supported throughout the country by an extensive team of independent experts in all areas of retirement education, thus guaranteeing all seminar participants receive the most up to date, accurate and independent information to assist them in planning for their retirement.

Preferred provider of retirement education to Irish employers

The unrivalled quality and professionalism of our team has encouraged many of Ireland's major employers to make Retirement & Life Planning their preferred provider of retirement education for their employees. Our philosophy is that you are only as good as your last job, and we aim to deliver a first class service every time.

Our background and ethos



Patrick Murphy established Retirement & Life Planning to broaden the range and quality of retirement education opportunities in Ireland. Patrick has been working for nearly twenty years helping people to plan for a rewarding retirement.

He is Ireland's only provider of retirement education, with a professional qualification in this field of work and he has established the most comprehensive, professional and independent team of experts in all the areas covered on our seminars. With extensive links to our peers in the field of retirement education in Europe, we bring an international

perspective to our work in Ireland, which ensures that we are always at the leading edge in provision of retirement education.

We are the only totally independent provider of retirement education with no links to vested interest groups in the Pensions & Financial Services Industry thus ensuring that all information our seminar participants receive is totally impartial. To ensure maximum value to our participants we aim to keep the number of participants on our seminars to between eight and fourteen. Participants are encouraged to participate in any way they feel comfortable. Our success rate in helping people see retirement as an opportunity and not a threat is a source of great pride to us.

“My interest is in the future because I am going to spend the rest of my life there” Charles F. Kettering

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