

“I’m going to be retiring soon.”

This thought brings mixed emotions. The idea of a big change in your way of life, with enough free time to do whatever you want, is probably exciting. But some questions may well make you feel anxious. How do you actually decide what to do with this new phase of your life? What about your health? Are your affairs in order? And how are you going to manage financially? SRA’s Pre-Retirement course gives you the structure, the information and the contacts you need to plan your retirement successfully.

What does it cover and what will you get out of it?

Understanding money management, investment and taxation. The climate for savings, pensions and investments is more unsettled now than at any time since the 1930s. So now that you are about to retire, will you and your family have enough money to live on? And is there enough to last for the long term? You can only begin to answer questions like these if you know what the options are. In this session, an independent financial adviser explains the principles of long-term financial planning and gives examples of the ways in which a balanced investment portfolio can be developed, striking a sensible course between exposure to risk and protection from inflation. With this knowledge, you will be able to think about a course of action that is appropriate for your own circumstances.

State benefits. You have probably been paying National Insurance contributions throughout your working life. So how can you find out what your pension will be and when you can collect it? This is just one of the subjects covered in this session. It gives you a comprehensive view of the help that is potentially available and how to apply for it.

Wills, inheritance, and other legal matters. What if something happens to you? You wouldn’t want the taxman to have more than his fair share of your money. This session helps you stay in control of your affairs. A lawyer explains the importance of making a will, how lasting powers of attorney work and the possibility of making a living will (now known as an ‘advance decision’).

Health, wellbeing and fitness in retirement. Good health obviously matters at any time of life, but retirement brings some particularly important considerations. There’s not only your physical health to look after as you get older, but also the impact of major changes to your daily routine. Giving up your job, the end of daily contact with your colleagues; things like these can affect your peace of mind. In this session, a doctor guides you through the potential problems and shows you how best to take care of all aspects of your health in retirement.

OK, I’m retired, what do I do now? We can’t provide the answer for you, but we can help you to find it for yourself. Different sessions and workshops look at opportunities for learning, putting your interests and skills to new uses, making the most of your contacts and relationships and how to take control of the changes that retirement brings.

What are the benefits for employers?

In the present economic climate, dealing with employees facing retirement is often stressful. Staff are likely to be more than usually concerned about how they will manage financially and the changes that they may need to make to their way of life. These worries will be particularly acute if they have been obliged to take early retirement. The SRA Pre-Retirement course is an effective and inexpensive way for responsible employers to preserve goodwill, by providing support to long-standing and valued employees at a critical stage in their lives.



“This was the best course I’ve been on, because it focussed on me, my family and their future”... Pre-retirement course delegate