



# ARE YOU READY?

## Retirement Planning Seminar

We have designed this seminar to ensure you are fully prepared for a secure retirement



€10.00 INMO Members; €45.00 Non Members

- 09:00 – 09:15 **Registration**
- 09:15 – 09:30 **Welcome & Introduction**  
The seminar facilitator will introduce the speakers to you and briefly explain the topics being covered throughout the day.
- 09:30 – 11:30 **Superannuation explained**  
The session will provide you with a clear understanding of:
- How pension entitlements are calculated
  - What service and benefits are included in the calculations
  - When a full pension is available
  - The calculation of the lump sum, the deductions that will be taken from it and when it will be paid
  - What arrangements are made for a spouse/partner in the event of the death of the member.
- 11:30 – 12:30 **Options for increasing your retirement benefits**  
Following on from the Superannuation session, this session examines the various other options open to members who already have or wish to make extra provision for retirement through AVCs, Personal Retirement Savings Accounts (PRSAs), saving plans, etc.
- 12:30 – 13:00 **Planning your finances in retirement**  
Ensuring you have a solid plan in place to provide you with financial security in your retirement is vital. This session will deal with investing your gratuity and other lump sums wisely and what to do about any surplus income you may have in retirement.
- 13:00 – 13:30 Tea/Coffee
- 13:30 – 14:00 **Personal taxation**  
This session will address, in straightforward and practical terms, the basic issues which members face when handling their tax affairs. It will also cover the tax issues that need to be addressed when a person “changes job” or moves on to a pension.
- 14:00 – 14:15 **Budgeting and money saving tips**  
Making the most of your income leading up to retirement and in retirement itself is very important. This session will provide some practical ways of saving money on your regular expenses such as health insurance, life cover, etc.
- 14:15 – 14:30 **Questions & Answers**

To Book Your Place Call: 01 6640641/2