Guide your leavers through retirement

Retirement can be a fantastic opportunity where employees can put themselves and their family first, but any goals and aspirations are influenced heavily on a well thought-out plan.

Close Brothers run a programme of UK-wide one day retirement seminars to help you support your retirees.

Retirement is one of the most significant transitions anyone will face in their lives, both financially and emotionally. Our seminars tackle both aspects, helping employees plan for a positive and smooth life change. They include a range of subjects, from the state pension to understanding your options around tax-free cash and annuities, the impact retirement will have on your spare time and managing your money in retirement.

Events are popular with employees from a wide range of sectors and backgrounds and are designed to help people better understand some of the important decisions they are likely to face, as well as exploring the exciting opportunities that retirement may bring.

> “Excellent course – lots of food for thought and gave me more confidence about retiring.”
>
> Ernst & Young delegate, 2017

Sample agenda

Welcome, objectives and introductions

Adapting to change
- Concerns and opportunities
- Planning a positive transition

Financial planning for retirement
- Making good pension choices
- Key financial planning principles
- The world of investments
- Tax hints and tax efficiency
- Accessing advice

Lunch

State entitlements
- State retirement pension
- Other state allowances

Planning your estate
- Making and reviewing your will
- Protection
- Lasting power of attorney

Making the most of retirement
- Considering further roles
- Leisure, hobbies and interests
- Making your plan

Seminar closes

Dedicated professionals

Events are led by qualified training professionals who provide knowledge on a wide range of financial and lifestyle subjects, leaving people feeling positive and empowered about the next stage of their life.

We adopt an informal and interactive approach, which helps to break down any barriers, dispel negativity and provides some invaluable hints and tips on making the most of retirement.

Attendance is free of charge

Our seminars provide flexibility should you have staff based in disparate locations, or when you do not have sufficient leavers to organise your own dedicated programme of events. Attendance is free of charge for up to five people per year, per organisation.

Lunch, refreshments and all event materials are provided.

Award winning services

Close Brothers has been inspiring employees to make a positive change to their financial future for over 45 years. We believe great financial education doesn't just build knowledge; it drives change.

In 10 years alone, we have delivered over 5,000* financial education seminars to over 30,000* employees nationwide. As passionate proponents of change, our award winning financial education helps the employees of some of the UK's best-known organisations including PwC, Jaguar Land Rover, Total Oil and Nestlé.

*CBAM Financial education services events 2006-2017.

> Excellent course with excellent presenters. Well worth attending – a must for everyone considering retirement.
>
> Total E & P UK delegate, 2016

UK-wide retirement programme

12 September 2017	Cambridge
14 September 2017	London
19 September 2017	Warrington
03 October 2017	Glasgow
10 October 2017	Belfast
17 October 2017	Portsmouth
18 October 2017	Cardiff
07 November 2017	Coventry
21 November 2017	Hull
05 December 2017	London
06 February 2018	London
13 February 2018	Crawley
21 February 2018	Warrington
28 February 2018	Aberdeen
14 March 2018	Manchester
15 March 2018	Bristol
28 March 2018	London
18 April 2018	Edinburgh
19 April 2018	Slough
24 April 2018	Leeds
17 May 2018	Coventry
06 June 2018	Birmingham
12 June 2018	London
20 June 2018	Newcastle
04 July 2018	Swindon
11 July 2018	London
18 July 2018	Hull
12 September 2018	Cambridge
13 September 2018	London
19 September 2018	Warrington
03 October 2018	Glasgow
04 October 2018	Belfast
17 October 2018	Portsmouth
18 October 2018	Cardiff
07 November 2018	Coventry
21 November 2018	Hull
05 December 2018	London

Reserve a place

For further information or to book onto an event:

email **events@closebrothers.com**

freephone **0800 028 8950**

online **www.moneytalksatclose.com/close/ppc**

Bite-size webinars
Education on the go

- Wills and estate planning
- Understanding pensions reforms
- Making the most of share benefits
- Tax planning
- Budgeting, debt and savings
- Improving your pension
- Managing annual pension allowances
- Improving financial wellbeing
- Managing lifetime pension allowances

Get ahead of the game

We recognise that people don't just need access to financial education as they approach retirement.

Educating people at every stage of their career helps with staff engagement, improves financial wellbeing and enables people to understand and value their benefits. Staff feel better equipped and empowered to make decisions regarding a range of important financial topics, from debt management to share benefits and tax planning.

Greater knowledge leads to better planning, which in turn leads to better outcomes for you and your staff.

Free one-hour webinars

Our programme of topic based webinars cover a wide range of essential financial planning topics which staff can access easily, at a time and from a location convenient to them.

"Great webinar and spent lunch discussing info with colleagues who didn't attend. Looking forward to all future webinars."

Lilly delegate, 2017

"An excellent event with speakers who are obviously conversant with their topics. An excellent course to attend. Fully informative."

Sanofi delegate, 2016

"Very informative... it has helped me to start planning my way forward for the future."

Magnox delegate, 2016

Webinar programme

12 September 2017	10:00am	Budgeting, debt and savings
	11:30am	Improving financial wellbeing
	13:00pm	Taxes and tax planning
10 October 2017	10:00am	Pensions
	11:30am	Managing annual and lifetime pension allowances
	13:00pm	Wills and estate planning
14 November 2017	10:00am	Budgeting, debt and savings
	11:30am	Improving financial wellbeing
	13:00pm	Taxes and tax planning
24 January 2018	10:00am	Budgeting, debt and savings
	11:30am	Improving financial wellbeing
	13:00pm	Taxes and tax planning
08 February 2018	10:00am	Understanding the pension reforms
	11:30am	Managing annual and lifetime pension allowances
	13:00pm	Wills and estate planning
15 March 2018	10:00am	Tax planning
	11:30am	Improving your pension
12 April 2018	10:00am	Improving financial planning
	11:30am	Making the most of share benefits
17 May 2018	10:00am	Budgeting, debt and savings
	11:30am	Managing annual and lifetime pension allowances
14 June 2018	10:00am	Understanding the pension reforms
	11:30am	Wills and estate planning
19 July 2018	10:00am	Tax planning
	11:30am	Improving your pension
13 September 2018	10:00am	Budgeting, debt and savings
	11:30am	Improving financial wellbeing
	13:00am	Taxes and tax planning
11 October 2018	10:00am	Pensions
	11:30am	Managing annual and lifetime pension allowances
	13:00am	Wills and estate planning
15 November 2018	10:00am	Budgeting, debt and savings
	11:30am	Improving financial wellbeing
	13:00am	Taxes and tax planning

"Being a recent graduate and just starting out in my career, I found the event very insightful as it covered topics I hadn't given much thought to."

William Grant and Sons delegate, 2016

"Excellent speaker - confident, funny, inclusive, yet professional. Also able to identify with the "real" world."

National Crime Agency delegate, 2016

Reserve a place

For further information about these webinars or to book onto an event:

email **events@closebrothers.com**

freephone **0800 028 0208**

online **www.moneytalksatclose.com/close/ppc**

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