<table>
<thead>
<tr>
<th>Day 1</th>
<th>Day 2</th>
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<tbody>
<tr>
<td>9.40am Meet fellow delegates over Tea or Coffee</td>
<td>9.30am REFLECTIONS ON DAY 1</td>
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<tr>
<td>10.00 INTRODUCTION</td>
<td>9.45am PLANNING YOUR FUTURE</td>
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<tr>
<td>10.05am PREPARING FOR THE NEXT STAGE OF LIFE</td>
<td>• Moving home – pros and cons</td>
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<tr>
<td>• What will change and how will I cope?</td>
<td>• Reorganising your home for retirement</td>
</tr>
<tr>
<td>• Less money, more time?</td>
<td>• Security – for yourself and your possessions</td>
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<tr>
<td>• Effect on partner, family?</td>
<td>• Income from your home?</td>
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<tr>
<td>• A positive view of the future</td>
<td>• Private Medical Insurance/long-term care provision</td>
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<tr>
<td>10.55am Tea/Coffee</td>
<td>10.30am A LOOK AT TAX</td>
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<tr>
<td>11.15am WHAT WILL THE STATE PROVIDE?</td>
<td>• Your personal taxation situation</td>
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<tr>
<td>• National Insurance, what it buys and when you stop paying</td>
<td>• Self assessment</td>
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<tr>
<td>• How much and when will State pay a pension?</td>
<td>• Making the most of independent taxation</td>
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<tr>
<td>• Options to increase your pension</td>
<td>• Capital Gains Tax</td>
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<tr>
<td>• Other benefits for you and your family</td>
<td>• Wills and Inheritance Tax</td>
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<tr>
<td>12.45pm LUNCH (with an opportunity for a private word</td>
<td>11.30am Tea/Coffee</td>
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<tr>
<td>with the Benefits Specialist)</td>
<td>11.45am INCOME, SAVINGS AND INVESTMENTS</td>
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<tr>
<td>2.00pm UNDERSTANDING YOUR COMPANY OR PERSONAL PENSION</td>
<td>• Working out your new income - budgeting</td>
</tr>
<tr>
<td>• Your options</td>
<td>• Investments for income and capital growth</td>
</tr>
<tr>
<td>• Previous pensions</td>
<td>• Financial Advisors – how to choose, use successfully and their</td>
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<tr>
<td>2.45pm Tea/Coffee</td>
<td>charges</td>
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<tr>
<td>3.05pm HEALTH IN RETIREMENT</td>
<td>1.00pm LUNCH (An opportunity for a quiet word with the Finance</td>
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<tr>
<td>• Positive health aspects</td>
<td>specialist)</td>
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<tr>
<td>• Keeping body and mind fit</td>
<td>2.15pm USING YOUR RETIREMENT TIME</td>
</tr>
<tr>
<td>• The choices open to us</td>
<td>There will be 2000+ extra non-working hours available for</td>
</tr>
<tr>
<td>4.30pm End of Day One</td>
<td>• Developing existing and new interests</td>
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<td></td>
<td>• Satisfying ambitions</td>
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<td></td>
<td>• Travel and holiday ideas</td>
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<td></td>
<td>• Further work opportunities</td>
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<td>(full, part-time, paid or voluntary</td>
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<tr>
<td>3.15pm OPEN SESSION, SEMINAR REVIEW AND CLOSE</td>
<td>3.30pm End of Seminar</td>
</tr>
<tr>
<td>3.30pm End of Seminar</td>
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MIXED COMPANY SEMINARS

These two-day residential courses, held in specially selected hotels throughout the country, are designed to provide real practical help in assisting employees and their partners make the transition from full-time work towards retirement, recognising that many nowadays are unsure as to whether they can afford/want to stop working.

The style of our courses is informal and conversational. Co-ordinated by our full-time facilitators, supported by a team of specialist presenters, we aim to make the two-days informative, stimulating and, most importantly enjoyable.

Because we have no connection nor allegiance to anyone in the finance services industry no products or services will be sold. Our aim is to provide attendees with the necessary information to enable them to make informed choices concerning their future. Sessions are flexible and a participative approach is adopted so that the needs of each delegate are met.

The price of these non-executive open seminars is £420 per delegate £369 per partner. This provides for the two day programme, overnight accommodation, all meals and a CD rom containing a pdf of our comprehensive information manual.

The Lake District seminar fee is £555 per delegate and £495 per partner. This includes 2 night’s accommodation, programme, meals and a conducted tour of the picturesque Lakeland sights, plus CD rom.

In addition non-residential seminars are held in London, March and December. The fee of £330 per delegate £280 partner provides for the two day programme, lunches, refreshments plus CD rom. Overnight accommodation can be arranged if required.

All prices exclude VAT

To make a booking, or for details of our executive/senior management seminars, our bespoke in-house Retirement, Redundancy and Early Planning courses please phone Shirley on 01494 433553 or email us on Dwildey@call-rcs.co.uk

Book on the Web

If you prefer you can book places directly from www.the-retirement-site.co.uk
**MIXED COMPANY HOTELS**

**Bradford on Avon, BATH**

2016
9-10 MAY
18-19 JULY
7-8 NOVEMBER

The Leigh Park Hotel, situated north of the pretty Saxon town of Bradford-upon-Avon and only six miles from the City of Bath, is a classical Georgian Country House standing in five acres of tranquil, landscaped gardens with its own walled garden and vineyard. Privately owned the Leigh Park is a thoroughly relaxing venue with a unique warmth and charm, specialising in personal service to make your stay as comfortable as possible.

[www.leighparkhotel.co.uk](http://www.leighparkhotel.co.uk).

**LAKE DISTRICT** (Grange-over-Sands)

2016
17-19 APRIL
24-26 JULY
25-27 SEPTEMBER

Set amongst private landscaped gardens and natural woodland, the family run Grange Hotel boasts excellent cuisine, extensive leisure facilities and unrivalled customer care. A short drive to Lake Windermere, Grange-over-Sands is a small Edwardian town known as “the Riviera of the Lakes”. [www.grange-hotel.co.uk](http://www.grange-hotel.co.uk).

**BRIGHTON**

2016
11-12 JANUARY
12-13 SEPTEMBER

The Grade 2 listed Brighton Hotel, located on the on the sea front, close to the West Pier, guarantees a warm and personal welcome. And is small enough to make you important and special.

[www.brightonhotelbrighton.co.uk](http://www.brightonhotelbrighton.co.uk).

**LONDON UNION JACK CLUB** (Non Residential)

2016
21-22 MARCH
5-6 DECEMBER

The Union Jack club is situated opposite Waterloo Station and is within walking distance of the Old Vic, the Festival Hall and excellent public transport to the West End of London.

[www.ujclub.co.uk](http://www.ujclub.co.uk).

**STRATFORD UPON AVON**

2016
14-15 MARCH
13-14 JUNE
17-18 OCTOBER

The Grosvenor Hotel is a delightful Grade II listed Georgian hotel ideally located in the historic market town of Stratford upon Avon. The Best Western Grosvenor prides itself on its courteous and efficient service in a relaxed and friendly atmosphere.

[www.grosvenorhotelstratford.co.uk](http://www.grosvenorhotelstratford.co.uk).
EXECUTIVE SEMINARS

THE THREE WAYS HOUSE HOTEL, COTSWOLDS
(home of The Pudding Club)

DATCHET, WINDSOR

THE MANOR HOTEL

2016

16-17 MAY
15-16 AUGUST

The 4 star Manor Hotel, overlooking The Green and nearby banks of the River Thames, has been offering hospitality for over 300 years. Recently refurbished with individually designed bedrooms, The Manor offers British cuisine with a fusion of worldly ingredients in rustic surroundings www.mghotels.com

YORK

2016

1-2 FEBRUARY
11-12 APRIL
8-9 AUGUST
3-4 OCTOBER
28-29 NOVEMBER

A short walk from the City centre, the family run Mount Royale, a William IV listed building with beautiful gardens and delightful interiors, offers a friendly service in a country house hotel atmosphere. www.mountroyale.co.uk

EXECUTIVE SEMINARS

2016

22-23 FEBRUARY
6-7 JUNE
12-13 SEPTEMBER
21-22 NOVEMBER

The privately owned Three Ways House Hotel has been the home of the Pudding Club for 30 years. A Cotswold village hotel, a little quirky but very welcoming with log fires in winter and an AA Rosette award Restaurant. The emphasis is on great customer service, they want you to feel at home www.threewayshousehotel.com

MOUNT ROYALE HOTEL, YORK

2016

24-26 APRIL
10-12 JULY

The family run Mount Royale Hotel where you can be assured of a friendly professional services in a country house hotel atmosphere, as well as an award winning breakfast. Each bedroom is individually furnished and the gardens have a ‘Tardis’ effect with a real ‘secret garden feel’ www.mountroyale.co.uk

The executive seminars are designed specifically for executives, senior managers and other professionals.

For further details and a copy of our executive/senior manager brochure please contact us.