

About RCS and the seminars

For over 20 years we have been presenting seminars designed to provide real practical help in assisting people make the transition from full-time work towards retirement, recognising that not all who retire necessarily wish to stop working.

RCS Open Retirement Seminars provide the relaxed environment needed to explore these issues and the personal implications of retirement. They also allow time to look at the practical concerns while subject experts provide the relevant factual information.

OUR AIM

Whilst the challenges and opportunities of retirement will mean different things to different people we aim to make the seminars informative, stimulating and most importantly enjoyable. Providing the opportunity to share concerns, points of view and aspirations with your peers in pleasant surroundings.

OUR APPROACH

The style is informal and conversational. Seminars are co-ordinated by our full-time Counsellors supported by a team of specialists selected for their technical knowledge and presentational skills.

Health, benefits, taxation, pensions, investments are all covered. As we have no connection with the financial services industry our expert finance speakers are able to inform from an uninvolved, neutral standpoint.

Whilst recognising that sound financial planning is important we realise that money alone will not ensure a fulfilling retirement. Relationships, personal concerns and ambitions are equally important and are addressed in the seminars.

WHO SHOULD ATTEND?

The seminars are designed specifically for executives, senior managers and other professionals. Couples are always encouraged to attend together because each will have their own questions and perspectives to consider.

What is retirement?

Retirement is a new beginning which affects both you, the retiree, and your family equally.

For some, the prospect is welcome, others may be less sure. Whatever your feelings, life will change as new opportunities emerge and, at long last, you regain full control of your time. No more deadlines, targets or 'mission statements' unless they are set by you for your own reasons and to your own standards. While personal responsibilities may remain, even they change and there is a new freedom to choose how you conduct your life.

As in any fresh venture, retirement is a time when new skills and attitudes need to be developed. Relationships, habits and long held assumptions may need to be reviewed and ideas and points of view from other people's experience considered. New information is required, plans need to be outlined and decisions made.

When you retire from your company it is the start of another life which may last 20, 30 even 40 years! How often have you said to yourself 'If I were to start again, what would I do?' Albeit a bit late and with perhaps a new set of ambitions, that is what retirement can offer.

RCS retirement seminars for senior executives provide the forum where relevant information is available and ideas and the implications of retirement can be explored.



Executives/Senior Managers Retirement Preparation Seminar Bibury Court, Bibury, Cirencester, Glos

Day 1.

- 9.15am Meet fellow delegates over Tea or Coffee
- 9.30am **INTRODUCTIONS**
- Programme overview (What do you want out of the seminar?)
- 9.45am **PREPARING FOR THE NEXT STAGE OF LIFE**
- Changes in lifestyle, attitudes and relationships
 - Effect on partner, family?
 - A positive view of the future (with a glance at the pitfalls)
- 10.40am **WHAT THE STATE WILL PROVIDE**
- Your entitlements and how to get the most out of them
 - State Pension forecasting
 - Possible action to improve the situation
 - Benefits in the event of retirement before State retirement age
- 11.50am Tea and Coffee break
- 12.10pm **LOOKING AT PRIORITIES (NEW HORIZONS)**
- What do we NEED to do (in order to clear the decks so that we can do what we WANT to do)
- 1.00pm LUNCH
- During the afternoon spend a few hours relaxing in and around the hotel, or wander around Bibury Village, described by William Morris as “the most beautiful village in England”. There will be time to explore the countryside around the village or take a short drive to other areas of interest.**
- 4.15pm Afternoon tea
- 4.30pm **TAXATION**
- Your personal taxation position
 - Making the most of independent taxation
 - Capital Gains Tax – utilising the allowance minimising the liability

5.30 **WILLS AND INHERITANCE TAX**

- Ideas on mitigation

6.30pm **End of Day 1**

7.45pm **Pre-dinner drinks in the bar**

8.00pm **Dinner**

Day 2.

9.30am **INTRODUCTION TO THE STOCK MARKET**

- Creating and managing a portfolio
- The options open to you

10.45am Tea and Coffee break

11.00am **YOUR HEALTH IN RETIREMENT**

- Keeping body and mind fit
- The choices open to us

12.30pm **PERSONAL AND OCCUPATIONAL PENSIONS**

- Options and provisions which may be in your scheme
- Annuities and other pension provisions
- Previous pensions

1.00pm **LUNCH**

2.15pm **THOUGHTS ON ACTIVE AND PRODUCTIVE LEISURE TIME**

- Ideas and information for retirement
- Working in retirement
 - Opportunities for study
 - Expanding your interests
 - Alternative activities
 - A new look at holidays
 - Finding time to do everything!!

3.15pm **Seminar Review**

3.30pm **End of Seminar**

Programme – Lake District



Executives/Senior Managers Retirement Preparation Seminar Wordsworth Hotel, Grasmere, Cumbria

Day 1 - Sunday		4.15pm	Tea and Biscuits
Meet fellow delegates over Lakeland Cream Tea		4.30pm	INTRODUCTION TO THE STOCK MARKET • Creating a portfolio • The options open to you
4.30pm	INTRODUCTIONS • Programme overview (What do you want out of the seminar?)	6.00pm	Tea and Coffee break
4.45-6.00pm	ADJUSTMENT TO RETIREMENT • How much have you thought about retirement? • Changes in lifestyle, attitudes and relationships • How will retirement affect you and your family? • A positive view of the future (with a glance at the pitfalls)	6.15-7.00pm	INHERITANCE TAX • Who pays it • How it is calculated • Some ideas on mitigation WILLS
7.15pm	Champagne Reception	7.45pm	Cocktails
7.45pm	Dinner	8.00pm	Dinner
		Day 3 – Tuesday	
	Day 2 - Monday	9.30am	LOOKING AT PRIORITIES (NEW HORIZONS) • What do we NEED to do (in order to clear the decks so that we can do what we WANT to do)
9.30am	STATE BENEFITS • Your entitlements and how to get the most out of them • State Pension forecasting • Possible action to improve the situation • Benefits in the event of retirement before State Retirement age for you and your family	10.00am	COMPANY AND OCCUPATIONAL PENSIONS • What you should be aware of • What you should look for • Options :that may be in your scheme
10.45am	Tea and Coffee (with the opportunity for a quiet word with the Benefits specialist)	10.30am	Tea and Coffee break
11.00am	YOUR HEALTH IN RETIREMENT • Positive health aspects • Fitness • Health maintenance • Health promotion • The choices open to us	10.45am	TAXATION • Understanding your personal taxation situation • Self assessment • Making the most of independent taxation • Capital Gains Tax • Tax efficient investments
12.15pm	End of morning session	12.00pm	THOUGHTS ON ACTIVE AND PRODUCTIVE LEISURE TIME Ideas and information for retirement • Working in retirement • Opportunities for study • Expanding your interests • Alternative activities • A new look at holidays • Finding time to do everything!!
12.30pm	Buffet Lunch	1.00pm	Seminar Review and End of Seminar
<p><i>After lunch a sightseeing tour of some of the most beautiful Lakeland sights has been arranged. (This departs at approximately 2.00pm)</i> Alternatively, you can just relax around the hotel or wander round the local shops in Grasmere Village</p>			

Executive Seminar Dates 2012



20-21 February	-	Cotswolds
30 April – 1 May	-	Cotswolds
11-12 June	-	Cotswolds
15-17 July	-	Grasmere, Lake District
29-30 October	-	Cotswolds
26-27 November	-	Cotswolds

The fee for the executive seminars in the Cotswolds of £685 per delegate (partner £595) includes overnight accommodation, all meals, dinner with wine, the two-day programme, plus a seminar information manual.

The executive seminars in the Lake District, which follow a slightly different format, cost £835 per delegate (partner £755). The fee includes a champagne reception, two night's accommodation, meals, wine, optional conducted tour of the picturesque Lakeland sights, plus information manual.

Prices quoted exclusive of VAT.

For further details, or to arrange a reservation please phone Shirley on 01494 433553, or if you would prefer you can book online at www.the-retirement-site.co.uk

BIBURY COURT HOTEL, CIRENCESTER, COTSWOLDS



Situated in the picturesque village of Bibury; once described as "the most beautiful village in England". The Bibury Court Hotel set in 6 acres of glorious country side in the heart of the Cotswolds, is renowned for its unpretentious atmosphere, and friendly hospitality.

Boasting an award winning restaurant the provenance of the seasonal food fresh: and local.

WORDSWORTH HOTEL, GRASMERE, LAKE DISTRICT



Set in its own grounds in the picturesque village of Grasmere, the hotel has a reputation for the high quality of its accommodation and hospitality. The AA rosette award winning restaurant serves dishes prepared with skill and imagination. Peaceful lounges overlook landscaped gardens and the indoor pool opens on to a sun-trap terrace