Retirement Planning Council
of Ireland

50 YEARS

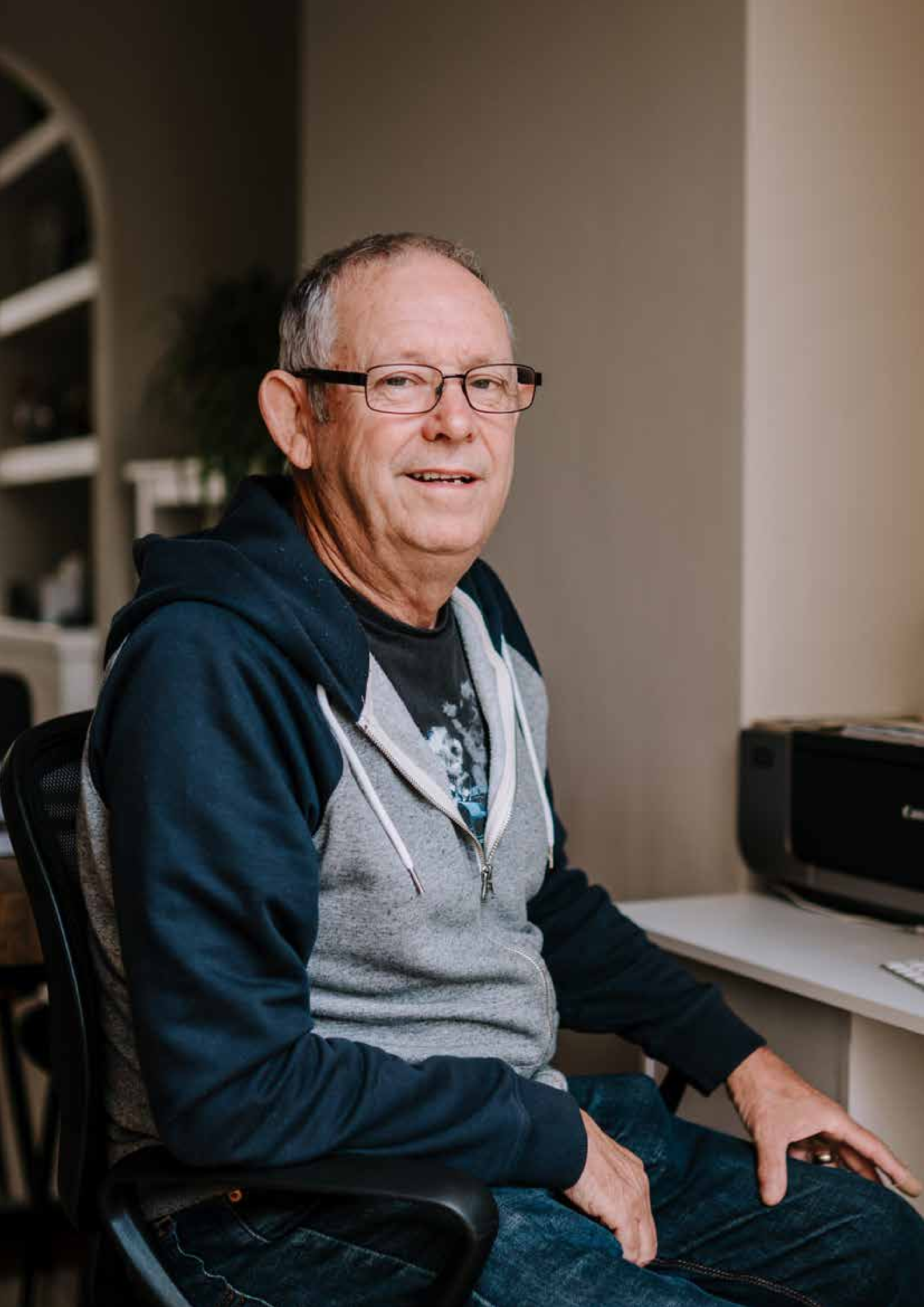
Redefining
Modern Retirement

Planning For Retirement – Programme

About Us

Established in 1974, the Retirement Planning Council of Ireland (RPC) is a registered charity and not-for-profit organisation that operates independently of all financial institutions. Governed by a voluntary board of directors, RPC provides comprehensive support, information, and guidance to individuals planning for their retirement.

With 50 years of experience working with organisations and individuals across Ireland, our focus is on providing a holistic approach to retirement planning. We help people create a clear vision for a future they can look forward to and enjoy. Our practical programmes address both lifestyle and financial changes that retirement brings, helping participants prepare for the journey ahead.



Planning for Retirement – About the Programme

Programme Aim

Our flagship programme, *Planning for Retirement*, takes place over two consecutive days at venues throughout Ireland and online.

Retirement is no longer a one-size-fits-all scenario. Today's retirees have more choices than ever before when deciding how to structure their retirement, whether founding a purpose led business, fulfilling a desire to travel, pursuing new hobbies, or spending more time with family. Our detailed programme is designed to support this transition into the next stage of life.

Covering topics as diverse as identity, social welfare, taxation, nutrition, and personal retirement plans, all modules of the *Planning for Retirement* programme aim to educate and promote a comprehensive approach to retirement planning.

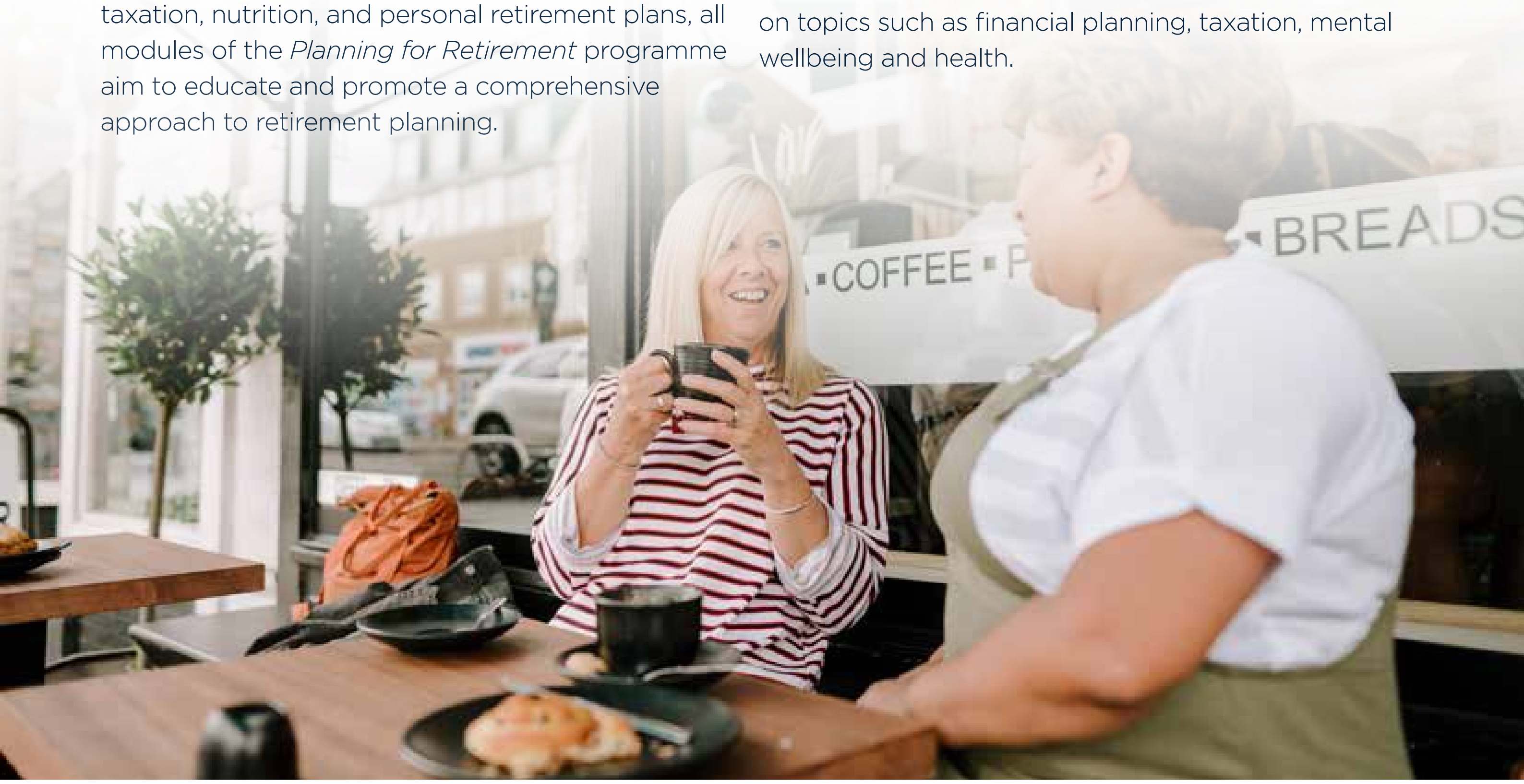
Programme Leaders and Specialist Speakers

Each *Planning for Retirement* programme is delivered by a Programme Leader, alongside Specialist Speakers.

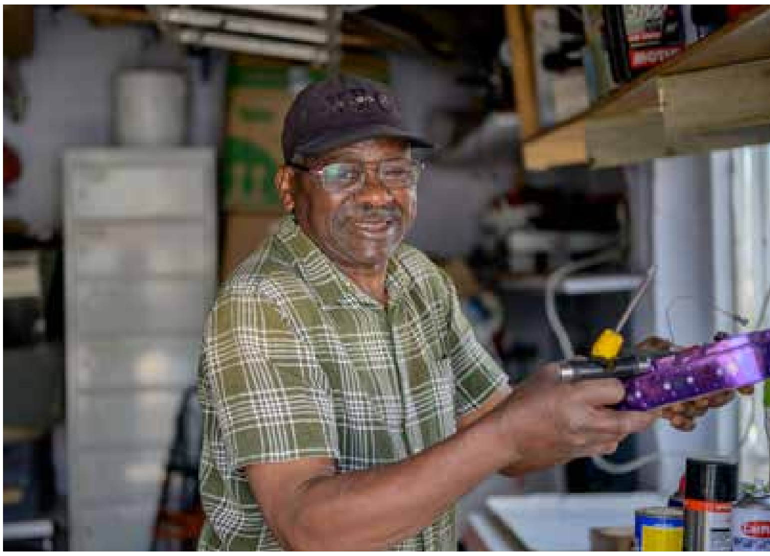
The Programme Leader takes responsibility for delivering the main body of the programme's modules, guiding participants throughout the programme, and remaining present for both days.

RPC's Programme Leaders, located throughout Ireland, have many years of valuable experience. They guide participants through the retirement planning process with compassion and expertise.

Specialist Speakers are subject-matter experts in their respective fields and deliver detailed modules on topics such as financial planning, taxation, mental wellbeing and health.



Who Is the Programme For?



Programme Audience

The *Planning for Retirement* programme is designed for individuals who are:

- Considering retirement
- Actively planning retirement
- Already retired

This programme benefits individuals seeking to understand the processes and steps necessary to organise their retirement effectively. It's suitable for anyone with post-retirement goals who wants to learn how to achieve them, as well as those who remain uncertain about their retirement aspirations.

As everyone can have different priorities and needs, the programme is designed to cover a wide range of scenarios and considerations in retirement planning. Our focus is on helping all participants develop the tools to create their unique plan. This ensures that the programme is suitable for everyone who attends.

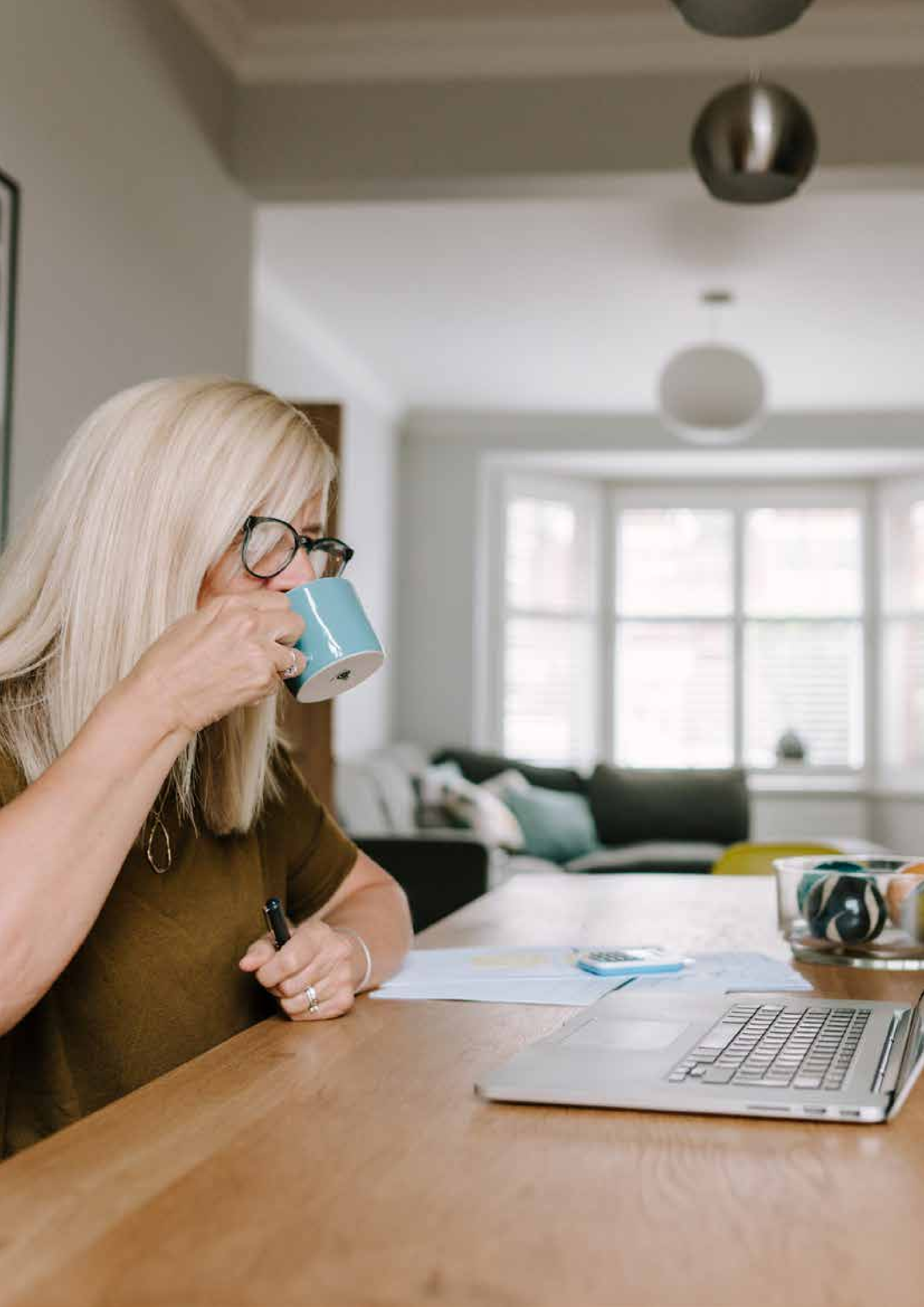
Timeline

We recommend that participants undertake the programme approximately 18 months before their planned retirement date. However, we also understand that retirement is a deeply personal choice, and the decision to begin planning can occur suddenly or develop gradually over time.

With that in mind, we encourage anyone who has decided to start the retirement planning process to attend, whether their retirement date is two years or two days away.

In Company Options

The RPC can provide our flagship programme on an in-company basis to any organisation that would like to tailor the core programme to their own staff's specific needs.



Why choose us?

Past Participants' Surveys

92%	of participants rated the programme content positively
93%	of participants would recommend this programme to their family, friends and colleagues

*Based on 2024 survey results

Lifetime Access

Uniquely, RPC provides participants with lifetime access to the Programme Leaders and Specialist Speakers after they have completed the programme. Former participants may contact us at any time via phone or email if they have queries about any particular module.

Programme Methodology

Our programmes use a variety of training methodologies to create an open and supportive learning environment. We encourage interaction throughout, and all modules are designed to be as inclusive as possible. Social and peer learning are central to every programme, with adult learning theory underpinning all training methods we employ.

Programme methodologies include:

- *Interactive Presentations:* Informative and engaging delivery of retirement topics that encourage participation.
- *Comprehensive Materials:* Hand-outs and workbooks are provided for continued learning at home.
- *Breakout Sessions:* Opportunities for observational learning and personal interaction with programme content.
- *Self-Reflection Exercises:* Applying programme learnings to individual circumstances.
- *Creativity Exercises:* Stimulating new ideas and ways of thinking.
- *Peer Learning:* Social learning through group discussions.
- *Post-Course Evaluation:* Surveys to measure programme impact and content effectiveness.

Programme Modules

The Planning for Retirement programme consists of seven core modules covering a comprehensive range of topics, both personal and financial.

The seven modules are as follows:

01 RETIREMENT AND YOU

02 PERSONAL TAXATION

03 MANAGING FINANCES IN RETIREMENT

04 SOCIAL WELFARE ENTITLEMENTS

05 HEALTHY LIVING

06 WILLS AND ENDURING POWER OF ATTORNEY

07 TIME TO PLAN FOR THE FUTURE

Each module averages one to two hours in length, with ample opportunities for participant discussions, questions and interaction.

01 RETIREMENT AND YOU

The first module of the programme is presented by one of our Programme Leaders and serves as an introduction focusing on the overall transition into retirement and its impact on personal identity, relationships, and daily routines.

This module encourages participants to map out their current identity and consider what the changes that retirement brings could mean to them, their routines, and their relationships.

The module addresses the impact of retirement on social networks and communities, focusing on the importance of being well-networked in retirement. The Programme Leader helps participants consider developing their own plan for creating and maintaining social networks outside of work.

Learning Outcomes

- Understanding current identity and social networks
- Understanding how changes in retirement could impact the participant, their family, friends, and wider social network
- Developing a plan for navigating the emotional and lifestyle changes in retirement
- Learning to cultivate a new sense of purpose in retirement

02 PERSONAL TAXATION

Presented by one of our Finance Specialist Speakers, this module aims to give an overview of the tax system in Ireland and outlines the issues people face when handling their own tax affairs in the lead-up to and during retirement.

This module encourages participants to think about their retirement plans and then examine the Revenue implications.

Learning Outcomes

- Understanding the different types of taxation that might impact retirees
- Navigating the different tax rates and bands that apply
- Understanding Inheritance taxation rates
- Knowing where to seek additional information on tax matters before and after retirement
- Understanding the tax rules surrounding gifts and inheritances

03 MANAGING FINANCES IN RETIREMENT

Presented by one of our Finance Specialist Speakers, this module aims to address general issues pertaining to the management of finances when approaching retirement and afterwards.

The module provides a factual overview covering a broad range of topics that can affect people in retirement, from pension schemes, budgeting and investment information.

Learning Outcomes

- Understanding the available financial planning options
- Developing strategies for dealing with debt, saving options and budgeting
- Understanding Additional Voluntary Contributions (AVCs) and the possible advantages of investing in AVCs to augment occupational pension benefits
- Access to resources and tools for individual planning after programme completion

04 SOCIAL WELFARE ENTITLEMENTS

Presented by the Programme Leader, this module aims to provide participants with detailed information about the State social benefits to which they may be entitled.

This module aims to show participants the tools and information sources they will need to maximise their state benefits and make the most of their retirement.

Learning Outcomes

- Understanding how the social welfare system and the State pension operate
- Learning how to access the social welfare system
- Identifying what participants will need to organise before and after retiring, and where to locate the necessary information
- Understanding other benefits participants may be eligible to receive

05 HEALTHY LIVING

Presented by one of our Specialist Speakers, this module addresses the importance of wellbeing, nutrition, healthy eating habits and exercise as we age.

The emphasis of this module is on how participants can use exercise, good nutrition and staying active to maximise their retirement, as well as how to plan and maintain a realistic, healthy lifestyle.

Learning Outcomes

- Knowledge of retirement's impact on overall physical health, mental health and well-being
- Understanding good nutrition and its role in maintaining health during retirement
- Advice and tips on how to incorporate the vitamins and minerals participants need in their everyday diet
- Learning strategies to enable a positive, healthy, and active retirement

06 WILLS AND ENDURING POWER OF ATTORNEY

Presented by one of our Programme Leaders, this module covers the serious and sensitive topic of the importance of creating an up-to-date will and understanding power of attorney.

The module covers in detail how to create a legally recognised will, its importance and necessity, an overview of inheritance laws, and the process and benefits of establishing an Enduring Power of Attorney.

Learning Outcomes

- Understanding the importance of having sufficient legal protection in place post-retirement
- Learning the rules around will-making
- Understanding Inheritance laws and taxation
- Understanding the process and benefits of establishing an Enduring Power of Attorney

07 TIME TO PLAN FOR THE FUTURE

The final module in the Planning for Retirement Programme is presented by one of our Programme Leaders and focuses on helping participants begin their plans for the future.

This module includes various exercises and discussions on identifying what participants want from their retirement, establishing new goals and aspirations, embracing their new post-retirement identities and opportunities, and creating a detailed retirement plan to achieve their objectives.

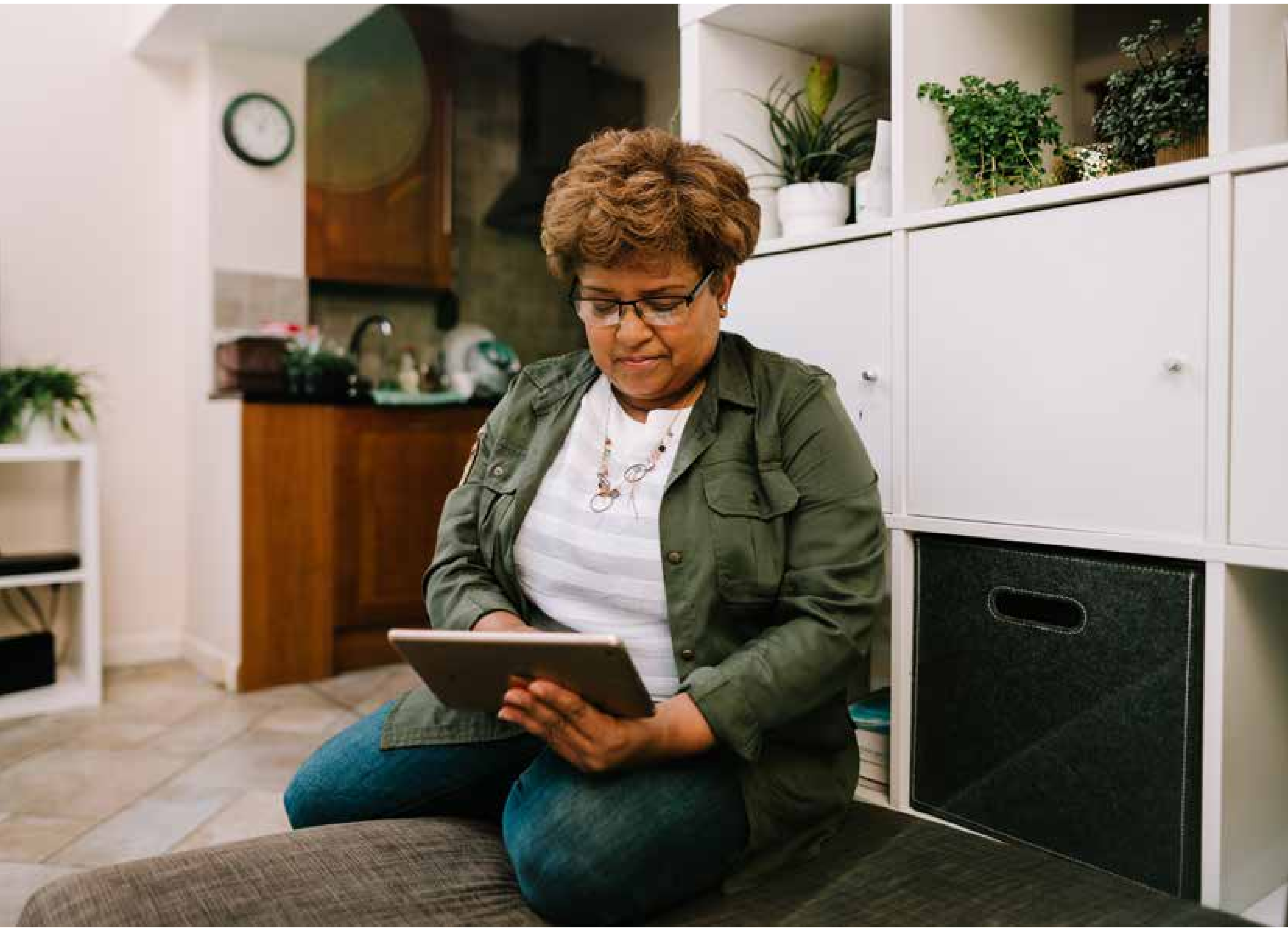
Learning Outcomes

- Developing achievable retirement plans
- Developing a new post-retirement identity
- Learning tips and recommendations for finding a new purpose or fulfilling lifelong goals

Complete your Retirement Planner

Combining all the information covered throughout the two-day programme, the end of the programme is dedicated to completing a retirement action plan in the accompanying Retirement Planner booklet provided to each participant. This gives participants time to discuss and ask further clarifying questions while planning.

The Retirement Planner can be updated and completed during or after the programme. It contains exercises, information and an action planning section for participants to detail their new goals and the plans to achieve them.



Programme Schedule

Day 1: 9.15AM - 16.00PM

Time	Module
9.15AM - 9.30AM	Registration and Introductions
9.30AM - 11.00AM	Module 1: Retirement and You
11.00AM - 11.15AM	Break
11.15AM - 12.45PM	Module 1: Retirement and You - Changes in Retirement
12.45PM - 13.45PM	Lunch
13.45PM - 14.45PM	Module 2: Personal Taxation
14.45PM - 15.45PM	Module 3: Managing Finances in Retirement
End of the Day	Q&A Session

Day 2: 9.30AM - 16.00PM

Time	Module
9.30AM - 11.15AM	Module 4: Social Welfare Entitlements
11.15AM - 11.30AM	Break
11.30AM - 13.00PM	Module 5: Healthy Living
13.00PM - 14.00PM	Lunch
14.00PM - 14.30PM	Module 6: Wills and Enduring Power of Attorney
14.30PM - 15.30PM	Module 7: Time to Plan for the Future
15.30PM - 15.45PM	Complete your Retirement Planner
End of the Day	Q&A Session

Cost

Our standard price is **€530** per person with an additional **€265** for an attending partner.

As a registered charity, our programmes do not charge VAT.

Locations

We offer our programmes at premium venues across Ireland:

City	Venue
Dublin	Camden Court Hotel
Cork	International Hotel Cork
Waterford	Faithlegg House Hotel
Limerick	Radisson Blu Hotel Limerick
Sligo	Radisson Blu Hotel Sligo
Kilkenny	Kilkenny Hotel
Galway	Galway Bay Hotel

The full list of our upcoming *Planning for Retirement* programme dates and their locations is available on our website at www.rpc.ie/planning-for-retirement

Online Offering

RPC successfully launched its online learning platform 'RPCLearn' in 2021 to facilitate the delivery of our online *Planning for Retirement* programme. Our aim is to ensure participants can access our holistic retirement programme remotely.

RPC is committed to delivering the same high-standard experience in our online service as our in-person programme.

Organisations and individual participants have found the remote platform easy to access, user-friendly and intuitive. As a result, RPC is committed to maintaining its hybrid offerings, with a range of online dates available throughout the year.

Get In Touch

All our open courses can be booked online through our website www.rpc.ie.

To find out more about the services we provide please feel free to contact us, as follows:

Phone: 01- 478 9471

Email: coursebookings@rpc.ie

Post: The Retirement Planning Council of Ireland 4-5 Burton Hall Road, Sandyford, Dublin

Don't forget to provide your name, address, company and contact details when you enquire and one of our team will be in touch with you as soon as possible.

Many thanks in advance for your interest.

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