



## Working together for teachers



### **INTO-UTU PRE-RETIREMENT SEMINARS** (With Presentation by Platinum Financial Services)

**INTO and UTU will be co-hosting six Pre-Retirement Seminars on the following dates:**

| <b>SEMINAR</b> | <b>DATE</b>                  | <b>TIME</b>          | <b>VENUE</b>                         |
|----------------|------------------------------|----------------------|--------------------------------------|
| <b>RS1</b>     | <b>Tues 22 November 2016</b> | <b>4.00 – 6.00pm</b> | <b>UTU Head Office, Belfast</b>      |
| <b>RS2</b>     | <b>Wed 18 January 2017</b>   | <b>4.00 – 6.00pm</b> | <b>Canal Court Hotel, Newry</b>      |
| <b>RS3</b>     | <b>Mon 6 February 2017</b>   | <b>4.00 – 6.00pm</b> | <b>Tullylagan Hotel, Cookstown</b>   |
| <b>RS4</b>     | <b>Wed 1 March 2017</b>      | <b>4.00 – 6.00pm</b> | <b>Silver Birch Hotel, Omagh</b>     |
| <b>RS5</b>     | <b>Tues 28 March 2017</b>    | <b>4.00 – 6.00pm</b> | <b>Adair Arms Hotel, Ballymena</b>   |
| <b>RS6</b>     | <b>Thurs 13 April 2017</b>   | <b>1.30 – 4.00pm</b> | <b>INTO Northern Office, Belfast</b> |

These seminars are aimed at teachers who are considering retirement anytime in the next 5 years. The seminars will provide members with information on:

- State Pension
- Occupational Pension Scheme Benefits
- Pension Flexibilities
- Ill-Health Retirement
- Redundancy
- Taxation in Retirement
- Budgeting for Retirement
- Investment Options
- Capital Gains and Inheritance Tax
- Equity Release

The seminar will be delivered by Platinum Financial Planning, the official advisers for INTO and UTU. Refreshments will be served on arrival.

### **INTERESTED?**

Members wishing to attend should complete the enclosed pro-forma available from your School Representative or the INTO website and return as soon as possible to Northern Office.