



Working together for teachers

RETIREMENT PLANNING SEMINARS

Are you 50 or over and thinking about retirement?

Want to find out when you can retire and what benefits you can expect?

Teachers' pensions have changed considerably.
Find out what your teacher's pension means for you.

**PLATINUM
FINANCIAL**

NURTURING YOUR FINANCIAL FUTURE

INTO and UTU organise Retirement Planning Seminars for their members in partnership with Platinum Financial Planning Ltd.

Platinum Financial are teachers' pension specialists and have been advising members on their retirement for more than a decade. Their expertise combined with their independent financial advice means that Platinum Financial are perfectly placed to guide you through the maze of retirement.

When it comes to retirement it's important not to make an unformed decision that could have serious implications for your financial future. Independent financial advice will help you understand your financial options and make wiser choices.

Feedback from members confirms that the seminars are a valuable tool when planning for retirement!

Much to reflect upon.

I'm glad I attended ... Very beneficial.

Lack of jargon.

Excellent presentation

Scary stuff made easier.

A very comprehensive presentation which covered lots of useful information.

Very straightforward and easy to follow.



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The seminars will provide members with information on:

- State Pension
- Teacher's Pension Scheme Benefits
- Pension Scheme Flexibilities
- Ill-Health Retirement
- Additional Pension Arrangements
- Redundancy
- Pension Income Taxation
- Budgeting for Retirement
- Investment Options
- Inheritance Tax

Each seminar will end with the opportunity to ask questions either as part of the group or individually.

SEMINAR	DATE	TIME	VENUE
RS1	Thurs 23 November 2017	4.30 – 6.00pm	UTU Head Office, Belfast
RS2	Tues 23 January 2018	4.30 – 6.00pm	Tullylagan Hotel, Cookstown
RS3	Wed 31 January 2018	4.30 – 6.00pm	City Hotel, Derry
RS4	Thurs 8 February 2018	4.30 – 6.00pm	Canal Court Hotel, Newry
RS5	Wed 21 February 2018	4.30 – 6.00pm	Killyhevlin Hotel, Enniskillen
RS6	Tues 6 March 2018	4.30 – 6.00pm	Dunsilly Hotel, Antrim
RS7	Wed 14 March 2018	4.30 – 6.00pm	Lodge Hotel, Coleraine
RS8	Thurs 29 March 2018	1.30 – 4.00pm	INTO Northern Office, Belfast
RS9	Thurs 26 April 2018	4.30 – 6.00pm	UTU Head Office, Belfast

Refreshments will be served on arrival.

Places are limited on the seminars and are allocated on a first come first served basis. Members wishing to attend should complete the enclosed application form, also available from the UTU website (www.utu.edu) and return as soon as possible to UTU Office.