

ERPF - Employer Bulletin 4

Affinity Connect Workshop - Pre Retirement Planning - REFRESHER REMINDER

Dear Employer

Please find attached Circular 294 issued by the LGA which advertises the next round of LGPS training on CARE, Pay and Final Pay and Auto-enrolment and the LGPS. The courses are now all live for booking via the LGA events system at: <http://www.local.gov.uk/events> Please do not contact the ERPF for bookings as we cannot arrange these for you.

Please note that there is a hyperlink to each course within the Circular which will take you directly to the booking page. Please note that bookings are on a first come first serve basis.

If you are a small employer and you have not yet reached your staging date for auto-enrolment, then please make sure you read paragraphs 12-16 of the attached circular. Dear Employer,

As you know the East Riding Pension Fund is working with Affinity connect to assist members planning for retirement. It is important that we find effective ways of providing information at this important time of life and one of the ways we now do this is through pre-retirement workshops.

The workshops offer a suitable environment within which to deliver what can sometimes be complex information and choices in the wider context of retirement planning.

This email is the first of a program of regular reminders that will be sent to employers to ensure that members are aware of the workshops and what they cover, including:

- Managing lifestyle change (including relationships, status, use of time, etc)
- Volunteering, learning & leisure opportunities
- Maintaining health in retirement – a practical approach
- Planning for the future
- State pension & other benefits
- **Local Government Pension** – benefits, options and decisions which need to be made before retirement
- Maximising benefits from other money purchase pensions including AVC's
- Personal taxation, how it changes in retirement and tax tips
- How to use income and capital in retirement
- Inflation and life expectancy – how to manage the effect on income and savings
- Investment principles for those in retirement - how to manage and reduce risk
- Long term care, Inheritance tax, Wills, Power of Attorney
- Seeking professional advice – what this involves
- Action plan – key steps to planning for the future

The workshops are delivered by professional trainers and offer the opportunity to gain a greater understanding of all aspects of retirement planning, in particular valuable pension benefits, and how to ensure members make the most appropriate decisions before they leave. The workshops are available **free of charge** should you wish your staff to benefit from this professional service.

Workshops are pre-booked throughout the year (see dates currently available below) **and if you are agreeable to allowing your staff to use them it would be appreciated if you could include details and dates on your staff intranet training site – see attached details.** Workshops can also be booked direct by yourself if you prefer to host these internally by contacting Sarah Turner on 0800 019 6076 or emailing bookings@affinityconnect.org and quoting East Riding Pension Fund. For further information about Affinity Connect you may wish to visit their website at www.affinityconnect.org.

Date	Location	Time	Type
November 18, 2015	Goole Leisure Centre	1.00 pm – 4.15 pm	Pre-retirement
December 7, 2015	The Doughty Learning Centre, Grimsby	1.00 pm – 4.15 pm	Pre-retirement
January 12, 2016	Goole Leisure Centre	1.00 pm – 4.15 pm	Pre-retirement
February 15, 2016	Goole Leisure Centre	1.00 pm – 4.15 pm	Pre-retirement
March 21, 2016	The Doughty Learning Centre, Grimsby	1.00 pm – 4.15 pm	Pre-retirement

Kind regards,

Liz Vollans

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