XCELERATE TRAINING INSTITUTE

your learning & development partner

HUMAN RESOURCES MANAGEMENT (HRM)

Retirement Planning for Public and Civil Service Training Course

DURATION	LANGUAGE	FORMAT
5 days	English	Classroom / Online

Upcoming dates

Dates	Venue	Format	Fee
17 – 21 May 2027	Live online	Online (live)	€1,200
22 – 26 Nov 2027	Live online	Online (live)	€1,200
27 – 31 Dec 2027	Boston	Classroom	€5,500

Register or ask a question

Online: x8ti.com/course/retirement-planning-for-public-and-civil-service-tra…

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Retirement Planning for Public and Civil Service Training Course

Introduction

Introduction

Retirement Planning is a process of setting income goals for and after retirement and the essential measures and decisions to be taken. Retirement planning involves identifying the source of income, estimating expenditure, executing the saving plan, and managing of risks and assets.

Retirement planning implies to saving and managing finances strategically, investment, and in the long run the allocation of money to support through retirement. It is a lifelong process. One can start planning for retirement at any time, however, it best suits to start from the beginning.

It considers not only assets and take-home pay but also future expenditures, responsibilities, and life expectations. It helps envisage the future when remunerated employment ends, be it lifestyle choices, the decision about where to live, when to quit working completely without hampering living, and depending on others for meeting ends.

Retirement can be both exciting and exhausting, creating new challenges, experiences, and uncertainties. It is important to take necessary decisions during one’s active working life. It’s about how far and clear can you see? And stick to a plan that makes living dignified and comfortable after retirement.

Learning Objectives

- Define what is meant by Retirement?
- Explain the importance of planning retirement
- Understand the need for adjusting with the changes after retirement
- Plan to cope with the limited access to money and more time in hand
- Strategically plan for retirement
- Plan a well-balanced and rewarding future, removing uncertainty
- Mindfully assess finances- income, savings, and investments
- Gain insight to the key factors of retirement
- Envision life after retirement- opportunities for voluntary and paid work
- Prepare for professional transition and discover leisure activities and interests
- Plan sensible and optimistic approach to the opportunities offered by retirement
- Learn to deal with a psychological and social gap after retirement
- Cultivate a constructive view of the future
- Vision and skill to develop a pro-active approach to the continued well-being

Training Methodology

Xcelerate Training Institute has designed the Retirement Planning for Public and Civil Service Training Course for individuals of any age group who look forward to spending a quality life after retirement without

degrading the standards. Right tools and instruments, and thought process is introduced for proactive and thoughtful planning.

This course is highly customizable. We collaborate with financial and retirement planning experts to help plan the right solutions for individuals. Career guidance for post-retirement employment opportunities can be provided (on demand).

Benefits for Your Organization

- Adopt culpability and liability for retirement plan
- Profile next scheme for employees to be able to retire with a strong financial structure
- Amend and improve existing retirement scheme
- Develop skills to plan retirement effectively
- Distinguish and register obstacles to retirement planning
- Identify disputes and approaches for retirement planning
- Develop a financial retirement planning model
- Consider spiritual, physical, intellectual, emotional, social & financial needs for holistic coverage
- Make decisions to invest, insure and allocate employees wealth to accomplish financial well-being
- Establish fulfilling retirement lifestyle plans
- Devise effective financial retirement planning model
- Design pension schemes, modifications, and repercussions
- Overcome challenges and strategies of retirement planning
- Enhance employee morale and engagement
- Retain and motivate valuable employees

Benefits for You

- Understand and appreciate the steps of an effective retirement income plan
- Achieve harmony before and after retirement
- Plan to diminish stress throughout retirement and the years ahead
- Optimize retirement to be alike per-retirement
- Achieve a financially abundant future
- Grow distinct strategies for effective retirement planning
- Plan your career and general finances efficiently
- Develop cost-effective plans without impacting current lifestyle goals
- Design retirement, income tax and legacy plans
- Ascertain appropriate retirement income strategy
- Calculate income tax, estate matters, retirement risks, and other threats to an effective retirement income plan
- Integrate automated tools for managing risks and plan effective retirement income plan

Target Audience

Professionals from all industries and walks of life (This program is not restricted to any industry, function

and age group)

Course Outline

Basics of Planning Retirement

- What is meant by retirement?
- How to plan retirement?
- Importance and benefit of planning retirement in advance
- Ascertain when to collect social security
- Developing retirement budge

Retirement Planning

- Life expectancy income need
- Healthcare needs
- Property security
- Paying for Retirement
- Social Security
- Employer-Sponsored Plans
- Traditional and Roth IRAs (Individual Retirement Account)

Planning for lifestyle changes and career transition

- Preparing for unexpected
- Develop a sense of intent and meaning
- Trade time for money
- Think income not investment
- Indulge in comprehensive investment strategy

Retirement Planning Process

- Setting retirement goals
- Evaluating the current financial condition
- Identifying source of income after retirement
- Manage and monitor income and assets
- Evaluating retirement risk and investing in assets

Stages of Retirement

- Re-retirement
- Retirement
- Disenchantment
- Reorientation
- Reconciliation and stability

Government and Employer Retirement Plan

- Basic benefit plans
- Social security

- Thrift saving plan
- Financing requirements
- State requirements
- Obligatory employee contribution

Financial Planning and Options for Retirement

- Public pension plans
- Retiree health insurance
- Additional retirement plan and financial education
- Single premium plan
- Pension plan covering single or joint life
- Flexible pay out options
- Tax benefits
- Planning finances for retirement
- Deciding retirement goals
- Realizing the self-financial net worth

1. Assessing current lifestyle
2. Handling concerns

- Steps to setting retirement goals

1. Manage risk
2. Valuing future expenditures
3. Matters involving retirement

- Producing fortune – Investing (Fixed vs. Equity)
- Safeguarding wealth & health – Insurance and cover
- Allocating wealth – Property planning

Life after Retirement

- Volunteering in social services
- Socializing and traveling
- Accepting part-time job
- Exercise
- Join a group or community to maintain physical and mental health

Thinking Beyond Funds and Bonds

- Investments for goals
- Invest to reflect values
- Real estate as an option
- Dividends- a part of the strategy
- Hiring a financial advisor

Opportunities for Retirees

- Consulting or freelancing
- Pet sitter

- Retail services
- Teaching or training
- Caretaker
- Hotel Concierge, event management
- Bookkeeping or financial advisor
- Paralegal, Secretary, administrative assistant

Employment Stability and Career Development

- Options and Hobbies
- Reasons to work during retirement
- Employment prospects after retirement
- Exploring self
- The experience carried into retirement
- Methods to decide a post-retirement career
- Behaviors and pattern of self-made Tycoons
- Planning and managing second and successive career

FAQ’s, Case studies, and Discussions

- Meet with financial planning experts to help envision and plan a safe future post-retirement
- Learn various tools and options available to secure your future
- Gain guidance from those who are living a quality life post-retirement
- Discuss case studies of professionals who failed, ignored or delayed the process of retirement planning

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Registration Form

Retirement Planning for Public and Civil Service Training Course

Preferred dates: ..... Venue or online: .....

Duration: 5 days Language: .....

Please complete and email this form to us, or register online. We confirm your place and send the invoice within one working day.

Delegate information

Full name (Mr / Ms / Dr / Eng): .....

Position: ..... Telephone / mobile: .....

Official email: ..... Personal email: .....

Company information

Company name: .....

Address: .....

City / country: ..... VAT / tax number: .....

Person responsible for training & development

Full name (Mr / Ms / Dr / Eng): .....

Position: ..... Telephone / mobile: .....

Email: .....

Payment

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Signature: ..... Date: .....

Call
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Email this form
info@x8ti.com

Register online
Open the course page