

Retirement – are you ready?

Dear Police Employee

At Police Mutual we have been running force pre-retirement courses for many years, however, as a result of Covid 19 for the time being we have had to suspend face to face activity which unfortunately includes the pre-retirement course you were scheduled to attend.

We acknowledge that whilst retirement is an exciting time for you it can also bring about huge changes to more than just an individual's income. Our courses are designed so as to incorporate both lifestyle as well as financial aspects to enable you to really think about the retirement you want and how you can achieve it.

Therefore, if you are unable to book on a course scheduled for later in the year we would like to invite you to book a **FREE telephone appointment** with one of our financial wellbeing consultants who will be able to talk through with you the elements of the course that are of a particular interest to you. Please note these sessions are information only and not financial advice. The sessions should help equip you with the tools to enable you to make informed decisions and get the most out of your retirement.

Remember, retirement may be an ending, a closing but it is also a new beginning!!

What topics are covered in a pre-retirement course?

Our courses help individuals to understand their current situation, set goals and recognise what they need to do to achieve their goals. Topics include:

- > **Hopes & fears, coping with change**
- > **Police Pension scheme**
- > **Financial planning for retirement, including:**
 - State pension & taxation
 - Assessing your current financial situation
 - Identifying your needs
 - Short term financial considerations
- > **Investment planning for the medium to long term to include:**
 - Risk & reward
 - Investment types
- > **Wills and Estate Planning**
- > **Lifestyle and Career options**
- > **Health in retirement**

How to book your FREE telephone appointment

To book an appointment please contact James Moore, Senior Financial Wellbeing Consultant on james.moore@pmas.co.uk or call on **07966550546** with your availability, together with an overview of the areas that are of interest to you.

Spaces are limited and are on a first come, first served basis.

Retirement Centre

Additional support is also available on our dedicated Police Mutual website section 'Retirement Centre' where relevant retirement information is kept up to date and can be accessed. Information is available on topics including:

- > Pensions & Commutation
- > Second Careers & Wellbeing
- > Investments & Budgeting
- > Benefits of NARPO, etc

Further information can be found about these and other products and services by visiting our website www.policemutual.co.uk/why-us/for-you/retirement-centre

And finally, we'd like to take this opportunity to wish you well in your retirement and to send you our best wishes for a long, happy and financially secure future!

The Police Mutual team

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