



ACCREDITED TRAINING PROVIDER

Pensions Transfers & Planning Advice

A 4-Day Training Event

The pensions industry is going through a state of change where pensions transfers and the cashing in of pensions are becoming increasingly prevalent. As the investment market become increasingly confusing the provision of proactive advice and guidance at inception is particularly important. However, pension transfer advice is likely to be sought throughout an individual's entire lifetime as part of the general advisory relationship, and increasingly unlikely to be deferred until 55 or 60 as a one-off exercise.

This 4-day intensive course is designed to prepare practitioners with the knowledge and skills required to prepare and deliver pensions planning advice as well as being able to undertake the activity of pension transfers.

Learning Objectives

Participants will gain technical and behavioural knowledge, practical know-how plus learn analytical, and evaluative approaches for assessing product criteria and to make client recommendations to their objectives within ethical, regulatory and best practise guidelines in the areas of

- Pensions Planning and Advice
- Pension Transfer Advice
- Financial Protection
- Personal Taxation
- Retirement Planning and Advice

Who Should Attend

Financial Planners & Advisors
 Wealth Managers
 Fund Managers
 Asset Managers
 Candidates for the CISI PTPA Certificate

Our unique 4-day classroom training course features:

- Content-rich study materials
- Up-to-date and industry relevant case studies
- In-depth analysis of course topics
- Smaller class sizes which focus more on personal attention & expert-delegate interaction
- An experienced, expert practitioner-trainer with real industry track-record & available for delegate Q&A for up to 90 days to help in exam preparation following the course.

Methodology

The expert trainer will use slides, case studies, exercises and lead workshop-style group discussion to engage the delegates in practical learning and understanding. The trainer remains available to delegates for Q&A related to the course topic for 90 days following the course dates.

Advanced Preparation: *None*
Learning Level 6: *Intermediate*
Field of Study: *Wealth Management, Financial Planning & Advice, Fund Management, Asset Management*

This training course is scheduled for:

London UK, 4 days
 May 22 – 25, 2019
 October 28 – 31, 2019

The price per delegate for this 4-day programme is £4,995.00
 (+ UK VAT when applicable)

1:1 training courses available at 2x per delegate price!

For an in-house training option, alternative dates and locations are available.
 We are happy to add extra content to the programme to meet additional requirements from your company. Please contact us for further information.

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Pensions Transfers & Planning Advice

Course Outline

Session 1: Pensions Planning and Advice

- 1.1 Key principles of auto-enrolment
- 1.2 The main rules governing the tax treatment of income and pensions by using calculations
- 1.3 The main state pension benefits to which an individual and/or their dependant(s) may be entitled to in retirement, and the impact this may have on retirement planning
- 1.4 Principles and rules governing defined benefit pension schemes, and how these can influence retirement planning
- 1.5 Contribution pension schemes, how benefits are built up, and impact on retirement planning and the advisory process
- 1.6 Investment approaches typically adopted by pension funds to provide income and capital in retirement
- 1.7 Pension contracts and providers
- 1.8 Registered pension schemes and other types of investments, including residential property

Session 2: Pension Transfer Advice

- 2.1 FCA guidance to the planning and advisory processes of pensions transfers:
- 2.2 Cash Equivalent Transfer Value (CETV)
- 2.3 Origins and application of permission required to conduct transfer/pension conversion business, including:
- 2.4 Pension scheme solvency issues, main regulatory interventions impacting on the pension transfer process and disputes
- 2.5 Regulatory impact of transfers to and from overseas pension schemes
- 2.6 Roles and responsibilities of those involved in the pension transfer process
- 2.7 The pension transfer specialist and the key stages of the pension transfer process and timescales:
- 2.8 Growth and income objectives and expectations of a client seeking to transfer their pension, including an assessment of their current and future financial obligations, plans and objectives, their attitude to risk and capacity for loss
- 2.9 Principles / shortcomings of TVAS, how critical yield may be achieved, and what factors can affect critical yield
- 2.10 Re-organisations, block transfers and windings up
- 2.11 Implications and impact, on the pension transfer process, of:
- 2.12 Pension transfers impacted by divorce:
- 2.13 Evaluating key components of an existing pension scheme from a transfer perspective:
- 2.14 The implications of incentive exercises to leave a final salary scheme:
- 2.15 Rights and options of pension scheme leavers, including:
- 2.16 Income options and their impact on a pension transfer recommendation
- 2.17 How pension returns and options are related to a combination of investment risk and capital risk
- 2.18 Advantages and disadvantages of a pension transfer in different circumstances

Session 3: Financial Protection

- 3.1 Financial protection for retirement planning



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Session 4: Personal Taxation

4.1 Taxation of investments and products from a retirement planning perspective:

4.2 Tax in the financial affairs and planning requirements of individuals and trusts:

4.3 Inheritance tax implications of trusts

Session 5: Retirement Planning and Advice

5.1 Making recommendations for retirement planning

5.2 Retirement planning and provision

5.3 Income and capital required to achieve current or future objectives, needs and the timescale(s)

5.4 Developing a plan to meet the client's financial objectives for retirement

5.5 Retirement planning strategies to a client's objectives

5.6 Effective recommendations that meet the client's needs and objectives and are technically accurate

5.7 Standards of professional advice on pensions, retirement products and retirement planning

5.8 Implications of recommendations

Course schedule:

Full day classroom training
09:30 – 17:00



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Registration & Payment details

Please mark **X** in the box and complete the form with BLOCK LETTERS

Dates:

May 22 - 25, 2019

October 28 - 31, 2019

Course Fee (per person):

GBP £4,995 (+ UK VAT when applicable)

Email* _____

First name* _____

Last name* _____

Job title / Position _____

Department _____

Company Name _____

CISI Certificate & Diploma Candidates

Please register, purchase your CISI workbook and online learning tools, and arrange to sit the exam at a testing centre directly with the professional body via www.CISI.org.

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Approving Manager _____

Training Manager _____

Please tick that box if you don't want to be subscribing to the Global Risk Update magazine.

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Signature

Date

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