PLANNING FOR PERSONAL FREEDOM

Develop a Personal Plan for Retirement

- Evaluate your current knowledge and resources for retirement
- Review information on benefits, finance, lifestyle and estate planning
- Set priorities to ensure lifestyle needs are met in retirement

Over the past 25 years, ideas of retirement have undergone radical change. Canadians planning retirement are now likely to choose an active lifestyle that incorporates continued interest in work, the creative expression of interests, greater contact with family and friends and a hands-on approach to the management of personal financial assets in a complex financial market place.

This 2-day workshop is facilitated by Rein Selles, M.Sc., a professional retirement planner, and Darrell Starrie, a financial planner. You will learn valuable information to start you thinking about and planning your next steps.

- How does the prospect of longer life affect how you plan your income? Will you have enough?
- What options do you choose in your pension plan? How does your pension from work fit with other pensions from the government and income from savings?
- With nearly fifty percent of Canadians invested in the market, what are the implications for design of a financial plan?
- With new legislation, Albertans can have a much greater say in their personal care and financial security long term. How can one ensure that legal and estate plans fit personal needs in retirement?
- Can present lifestyle be maintained at retirement? How does one recognize the priorities for decision-making that may have a long-term impact on greater life satisfaction in retirement?

Do you have questions or wish to be advised of our next workshop offering?
Send an email to prodev@mtroyal.ca

Participants are invited to attend with their partners. Pre-course preparation is required. Let us know if your spouse can attend. You will receive a confirmation of your registration by email with the room location. Your pre-course work package will be sent to you through internal mail.

This program has been offered to MRU employees since 2001.

"This is about the best workshop that I have ever attended."
"I feel much better about my possibilities. "

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The workshop is designed for participants who are within 10 years of retirement and would like to evaluate their ability to maintain their lifestyle at a chosen retirement date. There are three basic objectives to the workshop:

1. To identify and address any immediate issues with respect to your retirement plans
2. To provide a planning framework to help you plan long term goals
3. To provide specific information in the key areas of lifestyle, finance and estate planning

Rein Selles, M.Sc.

With over twenty years of experience in the field of retirement planning, Rein brings a wealth of practical information to the workshop. His professional contributions include: development of Canada's first English language pre-retirement planning magazine, *Foresight* from 1981-1986; Past-President of the Alberta Association of Retirement Planners, and Past-President of the Canadian Association of Pre-Retirement Planners.

Outline Day 1

8:30 a.m.	Welcome - Rein Selles (8:00 – 8:30 a.m. continental breakfast and set up to start right at 8:30 a.m.)
8:45 a.m.	Orientation To Personal Planning - a short exercise to help you get in the mood
9:15 a.m.	Identifying your immediate issues and questions in planning
9:45 a.m.	Review of group exercise
10:00 a.m.	Coffee and Stretch Break
10:15 a.m.	Assessing The Choices You've Made Review of Pre-Course Planner Analysis of Net Worth Retirement Preparation Assessment
12:00 p.m.	Lunch Break
1:00 p.m.	Pension & Benefits
2:30 p.m.	Break
2:45 p.m.	Retirement Income Analysis - A Personal Exercise & Group Discussion Canada Pension Plan - Old Age Security (Seniors Benefits)
4:30 p.m.	Closing

Outline Day 2

8:30 a.m.	Group Questions and Review Personal Financial Planning - Retirement Financial Planner
10:00 a.m.	Break
10:15 a.m.	Session Continues
12:00 p.m.	Lunch Break
1:00 p.m.	Protecting Your Long Term Security - Estate Planning
2:15 p.m.	Break
2:30 p.m.	Designing Your Lifestyle - Developing A Long-Term Strategy
4:20 p.m.	Evaluation
4:30 p.m.	Closing