RETIREMENT READINESS, FINANCIAL PLANNING & LIFE TRANSITION MANAGEMENT COURSE

Introduction

This comprehensive Retirement Readiness, Financial Planning & Life Transition Management programme provides participants with a practical framework for preparing for retirement well in advance. It examines retirement income planning, pension and retirement benefits, savings and investments, debt management, healthcare and wellness, psychological adjustment, family responsibilities, entrepreneurship, consultancy, estate planning and personal legacy. Retirement is more than the end of formal employment—it is a significant transition requiring thoughtful financial, psychological, social, health and lifestyle preparation. Effective retirement planning enables individuals to protect their financial security, manage changing responsibilities, maintain wellbeing and create a meaningful and productive post-employment life. The programme is designed to move beyond theoretical retirement advice by helping participants assess their current level of preparedness, identify potential gaps and develop realistic strategies for their future. Participants will also explore opportunities to use their professional knowledge, skills and experience after retirement through entrepreneurship, consultancy, mentoring and other productive engagements.

Course Objectives

- Understand the importance of early and comprehensive retirement preparation.
- Assess their current level of retirement readiness and identify areas requiring attention.
- Estimate future retirement income requirements and living expenses.
- Develop practical personal budgets, savings and retirement income strategies.
- Understand pension schemes, retirement benefits and benefit statements.
- Develop appropriate savings and investment strategies while understanding risk and diversification.
- Manage debt, assets, liabilities and other financial obligations before and during

retirement.

- Understand relevant tax and financial considerations associated with retirement.
- Prepare psychologically, socially and emotionally for the transition from employment.
- Develop practical health, wellness and lifestyle strategies for retirement.

Course Modules

> Module 1: Retirement Readiness, Mindset & Strategic Preparation

- Understanding retirement as a life and career transition
- Assessing personal retirement readiness
- Retirement timelines, milestones and preparation priorities
- Developing a proactive retirement mindset

> Module 2: Financial Planning & Retirement Income Management

- Determining retirement financial needs
- Estimating future living expenses and income requirements
- Personal budgeting and cash-flow management
- Building sustainable retirement income strategies

> Module 3: Pension, Retirement Benefits & Social Security

- Understanding pension and retirement benefit schemes
- Employee and employer retirement contributions
- Interpreting pension and retirement benefit statements
- Understanding retirement benefit application and utilization

> Module 4: Savings, Investments & Wealth Creation for Retirement

- Principles of long-term retirement savings
- Retirement investment options and strategies
- Understanding investment risk, return and diversification
- Building sustainable sources of post-retirement income

> Module 5: Debt, Tax, Assets & Personal Financial Management

- Managing debt and financial obligations before retirement
- Managing assets and liabilities
- Preparing for changes in income and expenditure
- Financial records, tax considerations and professional financial advice

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> Module 6: Health, Wellness & Lifestyle Planning for Retirement
- Preparing for changing healthcare needs
- Healthcare planning and retirement budgeting
- Physical, mental and emotional wellbeing
- Designing an active, healthy and fulfilling retirement lifestyle

> Module 7: Psychological, Social & Family Transition
- Transitioning from employment to retirement
- Managing changes in professional identity and routine
- Strengthening family and social relationships
- Developing purpose, meaning and supportive social networks

> Module 8: Entrepreneurship, Consultancy & Post-Retirement Opportunities
- Identifying productive post-retirement opportunities
- Entrepreneurship and small-business options
- Leveraging professional skills, knowledge and experience
- Consultancy, mentoring, freelancing and post-retirement engagement

> Module 9: Estate, Succession & Legacy Planning
- Fundamentals of personal estate planning
- Organizing assets, financial records and important documentation
- Succession, inheritance and family financial considerations
- Wills, legacy planning and intergenerational wealth considerations

> Module 10: Personal Retirement Action Plan & Retirement Roadmap
- Conducting a comprehensive retirement readiness assessment
- Setting realistic financial, lifestyle and retirement goals
- Developing a personal retirement financial, health and lifestyle plan
- Creating, implementing and reviewing a personal retirement roadmap