Training Course on Pre-retirement and Pension Planning

Professional Development Training Course Outline

Category	Development	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Retirement planning is a crucial aspect of financial security and well-being, yet many individuals and organizations overlook its importance until it's too late. Pre-retirement and pension planning equip employees and retirees with essential financial literacy, investment strategies, pension fund management, and lifestyle planning to ensure a smooth transition from active employment to retirement. Training Course on Pre-retirement and Pension Planning provides participants with the knowledge, tools, and strategies to effectively plan for their financial future, maximize pension benefits, and secure a comfortable retirement.

This comprehensive training focuses on personal financial management, pension schemes, investment options, healthcare planning, legal considerations, and psychological preparedness for retirement. Through expert-led discussions, real-world case studies, hands-on exercises, and retirement simulation activities, participants will develop a well-structured retirement plan that aligns with their financial goals, lifestyle aspirations, and long-term security needs.

Programme Curriculum

Training Course on Pre-retirement and Pension Planning

Introduction

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Course Objectives

By the end of this course, participants will be able to:

1. Understand the importance of early retirement planning for financial security.
2. Analyze different pension schemes and their benefits.
3. Develop personal financial plans tailored to retirement goals.
4. Identify investment opportunities for wealth growth before retirement.
5. Learn strategies for managing pension funds effectively.
6. Understand tax implications on retirement income and savings.
7. Prepare for healthcare and insurance needs post-retirement.
8. Explore lifestyle and psychological adjustments for a fulfilling retirement.
9. Evaluate estate planning and legal considerations in retirement.
10. Enhance budgeting and expense management skills for post-retirement life.
11. Learn how to transition from employment to retirement seamlessly.
12. Avoid common financial pitfalls in retirement planning.
13. Foster a positive retirement mindset and emotional well-being.

Target Audience

1. Employees approaching retirement age
2. Human Resource Professionals and Pension Administrators
3. Business Owners and Entrepreneurs
4. Financial Advisors and Retirement Planners
5. Public and Private Sector Employees
6. Self-employed Professionals
7. Government and Non-Governmental Pension Scheme Managers
8. Anyone interested in securing their financial future

Course Content

Module 1: Introduction to Retirement and Pension Planning

- Understanding the retirement lifecycle
- Importance of early retirement planning
- Key retirement challenges and solutions
- Overview of global and local pension systems
- Myths and realities of retirement

Module 2: Personal Financial Planning for Retirement

- Setting financial goals for retirement
- Savings strategies and financial discipline
- Emergency funds and contingency planning
- Managing debt before retirement
- Budgeting for post-retirement expenses

Module 3: Pension Schemes and Retirement Benefits

- Types of pension schemes (defined benefit vs. defined contribution)
- Social security and employer-sponsored pensions
- Private pension plans and annuities
- How to maximize pension benefits
- Pension withdrawal strategies

Module 4: Investment Strategies for Retirement

- Risk vs. return in retirement investments
- Diversification of retirement portfolios
- Fixed-income investments vs. equities
- Real estate and alternative investments
- Understanding inflation and its impact on savings

Module 5: Managing Pension Funds and Savings

- How to track and manage pension funds
- Making the right pension fund decisions
- Withdrawal and annuitization options
- Maximizing employer pension contributions
- Reviewing pension statements and benefits

Module 6: Tax Planning for Retirement

- Understanding tax implications on pensions
- Tax-efficient retirement savings strategies
- Estate taxes and inheritance laws
- Tax benefits for retirees
- Legal aspects of pension taxation

Module 7: Healthcare and Insurance Planning

- Estimating future medical expenses
- Health insurance options for retirees
- Long-term care insurance and assisted living costs
- Managing healthcare inflation
- Accessing government healthcare programs

Module 8: Psychological and Emotional Aspects of Retirement

- Coping with identity loss after retirement
- Maintaining mental and emotional well-being
- Building new routines and staying active
- Managing stress and anxiety about retirement
- Seeking professional counseling and support

Module 9: Estate Planning and Legal Considerations

- Importance of wills and estate planning
- Power of attorney and legal guardianship
- Trust funds and inheritance planning
- Managing property and assets in retirement
- Avoiding legal disputes in estate distribution

Module 10: Budgeting and Expense Management for Retirees

- Developing a sustainable retirement budget
- Managing recurring and unexpected expenses
- Reducing unnecessary spending
- Travel and leisure budgeting post-retirement
- Financial assistance programs for retirees

Module 11: Transitioning from Employment to Retirement

- Preparing for the shift from work to retirement
- Maintaining social connections post-retirement
- Identifying new hobbies and interests
- Staying involved in community and volunteer work
- Part-time work and consultancy options for retirees

Module 12: Common Retirement Planning Mistakes to Avoid

- Underestimating post-retirement expenses
- Relying solely on employer pensions
- Over-investing in high-risk assets
- Failing to update retirement plans regularly
- Ignoring healthcare and insurance needs

Module 13: Developing a Retirement Action Plan

- Setting short-term and long-term retirement goals
- Assessing current financial standing
- Steps to improve retirement savings
- Creating a customized retirement roadmap
- Monitoring and adjusting the plan as needed

Module 14: Social Engagement and Post-Retirement Activities

- Maintaining an active social life after retirement
- Exploring travel, hobbies, and leisure activities
- Joining retirement communities and networks
- Volunteering and mentoring opportunities
- Learning and self-development for retirees

Module 15: Long-Term Retirement Sustainability Strategies

- Ensuring a sustainable income post-retirement
- Reviewing and adjusting financial plans periodically
- Managing generational wealth transfer
- Preparing for late-life care and aging challenges
- Legacy planning and leaving an impact

Training Methodology

1. **Expert-Led Discussions** – Interactive learning with retirement and financial planning experts.
2. **Case Studies and Real-Life Scenarios** – Understanding successful and failed retirement plans.
3. **Retirement Planning Simulations** – Practical exercises to create personalized financial plans.
4. **Group Workshops and Interactive Exercises** – Hands-on application of pension management strategies.
5. **One-on-One Financial Coaching** – Personalized retirement planning guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	02 Oct 2026	Online	$2,000
21 Sep 2026	02 Oct 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

Ready to enroll or request a customized program? Book online or contact us:

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