RETIREMENT PLANNING



GENTEX®

TRAINING CENTER

GENTEX Training Center LLC | Orlando - FL, USA
Info@gentextraining.com

Introduction

Retirement Planning Training Course prepares advisers, benefits staff and financial services professionals to guide clients towards a secure retirement. Participants learn how to assess retirement needs, build a savings plan and convert accumulated capital into sustainable income. The programme covers needs analysis, pension and savings vehicles, life-cycle investment strategy, tax treatment, income drawdown and annuity solutions. Furthermore, it addresses longevity risk, inflation, health and care costs and the adviser's regulatory duties. As a result, delegates can prepare a retirement plan that clients understand and act on. Gentex Training Center delivers the programme through planning workshops and applied client case work.

Retirement Planning Course Objectives

- Conduct a structured retirement needs analysis for individual clients.
- Calculate required retirement capital from income and longevity assumptions.
- Apply compound growth, contribution and withdrawal modelling in Excel.
- Evaluate pension, savings and investment vehicles for retirement saving.
- Recommend asset allocation that shifts across the retirement life cycle.
- Apply tax treatment and relief rules to retirement planning decisions.
- Compare annuity purchase, income drawdown and phased retirement options.
- Address longevity, inflation, health and long-term care risk.
- Apply suitability, disclosure and record-keeping standards to advice.
- Prepare and present a written retirement plan to a client.

GENTEX® TRAINING CENTER

GENTEX Training Center LLC | Orlando - FL, USA
Info@gentextraining.com

Course Methodology

The course combines technical briefings with hands-on planning workshops and client case studies. Participants build a retirement projection model, compare income options and prepare a written plan. In addition, structured peer review and role-play sharpen advisory skills, and each day closes with an applied client task.

Who Should Take This Course

- Financial advisers and wealth management professionals.
- Bank, insurance and pension scheme staff advising on retirement.
- Investment and product specialists in retirement solutions.
- Employee benefits and HR professionals supporting scheme members.
- Accountants, lawyers and tax advisers with private client work.
- Compliance and supervision staff overseeing retirement advice.

Retirement Planning Course Outlines

Day 1: Retirement Needs Analysis and Planning Process

- The retirement planning process and adviser engagement steps.
- Client fact-finding: income, assets, liabilities and objectives.
- Retirement needs analysis and replacement ratio approaches.
- Life expectancy, retirement age and planning horizon assumptions.
- Inflation and real versus nominal income planning.
- Building the client risk profile and capacity for loss.
- Workshop: completing a retirement needs analysis for a sample client.

GENTEX Training Center LLC | Orlando - FL, USA
Info@gentextraining.com

Day 2: Saving Vehicles and Accumulation Modelling

- State, occupational and personal pension structures.
- Defined benefit versus defined contribution accumulation.
- Employer contributions, matching and vesting rules.
- Individual savings accounts, endowments and investment plans.
- Compound growth and contribution escalation modelling in Excel.
- Projecting fund value using FV, PMT and goal-seek techniques.
- Workshop: building a retirement accumulation projection model.

Day 3: Investment Strategy Across the Life Cycle

- Risk and return for long-horizon retirement portfolios.
- Asset allocation shifts from accumulation to decumulation.
- Diversification, rebalancing and cost control.
- Fund selection, fees and performance monitoring.
- Sequence-of-returns risk in the years around retirement.
- Sustainable withdrawal rates and safe withdrawal research.
- Workshop: designing a life-cycle investment strategy for a client.

Day 4: Income Options, Tax and Drawdown

- Annuity types: level, escalating, inflation-linked and enhanced.
- Income drawdown, phased retirement and hybrid approaches.
- Tax treatment of contributions, growth and withdrawals.
- Pension lump sums, allowances and relief rules.
- Comparing options on income, flexibility and risk transfer.

GENTEX® TRAINING CENTER

- Health, care cost and long-term care funding considerations.
- Workshop: comparing annuity and drawdown options on one client case.

Day 5: Regulation, Reporting and Plan Presentation

- Suitability, disclosure and record-keeping standards.
- Treating customers fairly and vulnerable client considerations.
- Longevity, mortality and inflation risk review.
- Monitoring and annual review of a retirement plan.
- Writing the retirement plan report and executive summary.
- Presenting recommendations and handling client questions.
- Workshop: presenting a complete retirement plan to a client panel.

Conclusion

By successfully completing Retirement Planning Training Course, participants will have acquired the knowledge to analyse retirement needs, model accumulation and recommend sustainable retirement income. They will understand pension and savings vehicles, life-cycle investment strategy, tax treatment, annuity and drawdown options and adviser standards, and they will know how to put a plan in writing for a client. As a result, delegates deliver advice clients can follow with confidence. Gentex Training Center builds the programme around current advisory practice.

FAQs for the Retirement Planning course

GENTEX Training Center LLC | Orlando - FL, USA
Info@gentextraining.com

Q1 What is the "Retirement Planning" course about?

It covers how retirement income is planned for individual clients. You learn retirement needs analysis, accumulation and contribution modelling in Excel, life-cycle investment strategy, tax treatment, annuity and drawdown comparison and client reporting, with practical planning case work.

Q2 What are the key benefits of the "Retirement Planning" course?

You gain a structured planning process rather than ad hoc product recommendations. You also improve projection accuracy, compare income options on evidence, address longevity, inflation and care risks properly, and produce written plans that clients understand and act on.

Q3 What skills will I gain from the "Retirement Planning" course?

You will gain retirement needs analysis and planning, retirement accumulation and income projection modelling in Excel, life-cycle investment strategy and asset allocation, and retirement income options, tax treatment and client reporting.

Q4 What tools, methods, or standards are covered in the "Retirement Planning" course?

The course covers retirement needs analysis and replacement ratio methods, Excel functions including FV, PMT, NPV and goal-seek techniques, compound growth and contribution escalation modelling, life-cycle asset allocation and rebalancing, sustainable withdrawal rate research, sequence-of-returns analysis, annuity and income drawdown comparison, tax relief and allowance rules, and suitability, disclosure and treating customers fairly standards.

Q5 How is the "Retirement Planning" course applied in real-world practice?

Graduates apply it to run client fact-finds and needs analyses, project retirement capital and income, recommend contribution and investment strategies, compare annuity and drawdown options, review plans against inflation and longevity risk, and write and present retirement plan reports at annual reviews.