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SAMPLE SEMINAR

EXECUTIVE SUMMARY

We have prepared this example for Retirement Planning services to illustrate the benefits of appointing Ron Graham & Associates Ltd. as the Facilitator for your Retirement Planning Courses.

With the highly experienced staff of Ron Graham & Associates Ltd., the employer will enjoy the following benefits:

- You will be able to assist employees with understanding the income security programs provided by the Government of Canada including when to start and how much they will receive,
- You will be able to assist employees with understanding your Pension Plan and the post-retirement benefits associated with their employment including how to estimate their monthly pension,
- You will be able to assist employees with understanding the importance of financial planning including goal setting, cash flow, net worth, debt management, saving, investing, tax planning, and how to go about it,
- You will be able to assist employees with understanding the importance of estate planning including insurance, wills, power of attorney, and personal directives, and how to go about it,
- You will be able to assist employees with understanding the importance of health, nutrition and fitness as the most important ingredient to quality of lifestyle - choice,
- You will be able to help employees understand the challenges of aging and retirement and identify resources available to help,
- You will be able to help employees understand the psychological aspects of retirement and how to adjust to retirement,

We will do this by facilitating a one, two or three day workshop that will:

- Help participants identify and address any immediate issues with respect to retirement financial plans.
- Provide a framework to plan and achieve long term goals.
- Provide specific information in the areas of pensions, personal finance and estate planning.

At Ron Graham & Associates Ltd., we emphasize a high degree of “Hands On” participation in an attempt to make the information more usable to your employee.

SEMINAR STRUCTURE

The Retirement Planning workshops can be held at your Training Centre or at a nearby hotel or conference site. A/V equipment, workbooks and refreshments will be supplied by you or the hotel.

The number of employees in each workshop should be held to a maximum number of twenty-five (25). Spouses or partners are encouraged to attend, as Financial and Retirement Planning is a partnership commitment. This brings the number of attendees to a total potential of fifty (50).

The workshop material provided for each employee includes a workbook for the participants to actively use. There are three reasons for the use of the workbook:

- The employees, through active participation, will gain an in-depth understanding of their own financial situation and be able to integrate their lifestyle concerns into a personalized plan,
- The employees will be able to review the concepts and examples presented in the workshop in the weeks, months and years following their attendance at the workshop,
- The information accumulated will facilitate individual follow-up with any financial planner. This enables the financial planner to provide specific counselling in a time efficient manner.

The duration of the workshop (including breaks) would be approximately eight (8) hours each day. There could be a total of three days of presentation. In the three day seminar, the first day deals with the lifestyle aspects of Retirement Planning while the second and third day deal with the financial aspects of Retirement Planning.

The materials used during the workshop will include visual aids (overhead and flip chart), and a comprehensive workbook for each member participant. This workbook can be customized to distinguish Canada School's workshops from any others.

The employer's benefits package is introduced in the workshop. Throughout the workshop, the benefits package is used to fully integrate the employee's benefits into their financial planning process. It is beneficial for the employees to bring their copies of the benefits booklet and their year-end pension statements.

The following is a sample agenda for a three-day Retirement Planning Workshop:

Planning for my Retirement - Agenda, Day One

1 Introduction and Administration1/2 hour

What is retirement planning?
What are your goals?

*General information about the process of retirement planning.
How to set retirement goals.*

2 Retirement Transition.....1 1/2 hours

Social Support
Time Management

*How do you manage the transition from work to retirement?
What do you want to do with your time during retirement?*

Break1/4 hour

3 Retirement Leisure1 1/4 hours

Hobbies
Travel

*What do you do now? What will you do differently during retirement?
How do you make the change?*

Lunch1 hour

4 Health and Wellness.....1 1/4 hours

What is a healthy lifestyle
Balancing your lifestyle

*What do you do now? What should you do differently during retirement?
How do you make the change?*

Break1/4 hour

5 Relocation1 1/2 hours

Will you stay or will you go?
Pros and cons of each
How do you choose
Types of housing

Where will you live during retirement? How do you decide what is best for you?

6 Review and Questions.....1/2 hour

Planning for my Retirement - Agenda, Day Two

- 1 Retirement Income Planning.....1/2 hour
Sources of Retirement Income

What are the different sources of retirement income and how do they work together?

- 2 Pension Income Planning.....1 1/2 hours
Employer Pension Plan
Integration with CPP
Other Retirement Benefits

*What will you receive from Superannuation? How does Superannuation work with CPP?
What other benefits are available from Superannuation?*

- Break1/4 hour

- 3 Income Security Programs.....1 1/4 hours
Canada Pension Plan
Old Age Security

What will you receive from CPP and OAS? When can you start? What are the reductions?

- Lunch1 hour

- 4 Retirement Expenditures.....1 1/4 hours
Desired Retirement Lifestyle
What is the shortfall?

Will you have enough income? How do you make up any shortfall? How does the income compare to what you want during retirement?

- Break1/4 hour

- 5 Current Financial Position1 1/2 hours
Net Worth
Cash Flow

Review current financial position. How to improve what you already have. How to save.

- 6 Review and Questions.....1/2 hour

Planning for my Retirement - Agenda, Day Three

1 Tax Planning1 3/4 hours

- Marginal tax rates
- Taxation of investment income
- Deferrals
- Income splitting
 - spouse
 - children
- Deductions

How to reduce your taxes to be able to save more for retirement.

Break1/4 hour

2 Investment Planning1 1/2 hours

- Types of investments
- How do they react to economic change
- How do you manage your portfolio
- How do you pick winning mutual funds

How to increase the return on your investments to create greater capital at retirement.

Lunch1 hour

3 Retirement Income Options.....1 1/4 hours

- RRIFs vs. Annuities

How do you get the money out of your RRSPs.

Break1/4 hour

4 Insurance and Estate Planning1 1/4 hours

- How much insurance
- What kind of insurance
- What should be in your will
- Powers of Attorney
- Personal Directives

How do you make sure that your dependents are looked after in the event of your death or disability?

5 Conclusion and Evaluation1/2 hour

The following is a sample agenda for a two-day Retirement Planning Workshop:

Your Retirement Lifestyle - Agenda, Day One

1 Introduction and Administration1/2 hour

What is retirement planning?
What are your goals?

General information about the process of retirement planning. How to set retirement goals.

2 Retirement Transition.....1 hour

Social Support
Time Management

*How do you manage the transition from work to retirement?
What do you want to do with your time during retirement?*

Break1/4 hour

3 Retirement Leisure3/4 hour

Hobbies
Travel

*What do you do now? What will you do differently during retirement?
How do you make the change?*

4 Relocation1 hour

Will you stay or will you go?
Pros and cons of each
How do you choose

Where will you live during retirement? How do you decide what is best for you.

Lunch1 hour

5 Pension Income Planning.....1 1/2 hours

You and Your Pension
Other Retirement Benefits

What will you receive from your pension? How is it calculated? What is the impact of different investment returns and interest rates? What other benefits are available from your employer?

Break1/4 hour

- 6 Income Security Programs.....1 hour
 - Canada Pension Plan
 - Old Age Security

What will you receive from CPP and OAS? When can you start? What are the reductions?

- 7 Retirement Income Planning.....1/2 hour

Sources of Retirement Income

*What are the different sources of retirement income and how do they work together?
How does the income compare to what you want during retirement?*

Your Retirement Income - Agenda, Day Two

- 1 Retirement Expenditures3/4 hour

Desired Retirement Lifestyle
What is the shortfall?

Will you have enough income? How do you make up any shortfall?

- 2 Current Financial Position1 hour

Net Worth
Cash Flow

Review current financial position. How to improve what you already have. How to save.

- Break1/4 hour

- 3 Tax Planning.....1 1/2 hour

Marginal tax rates
Taxation of investment income
Deferrals
Income splitting
Deductions

How to reduce your taxes to be able to save more for retirement.

- Lunch1 hour

- 4 Investment Planning1 1/2 hours
- Types of investments
 - How do they react to economic change
 - How do you manage your portfolio
 - How do you pick winning mutual funds
- How to increase the return on your investments to create greater capital at retirement.*
- Break1/4 hour
- 5 Retirement Income Options.....1/2 hour
- RRIFs vs Annuities
- How do you get the money out of your RRSPs.*
- 7 Insurance and Estate Planning3/4 hour
- How much insurance
 - What kind of insurance
 - What should be in your will
 - Powers of Attorney
 - Personal Directives
- How do you make sure that your dependents are looked after in the event of your death or disability?*
- 8 Conclusion and Evaluation1/2 hour

The following is a sample agenda for a one-day Retirement Planning Workshop:

Your Retirement Income - Agenda, One Day Seminar

- 1 Introduction and Administration1/2 hour
- What is retirement planning?
 - What are your goals?
- General information about the process of retirement planning. How to set retirement goals.*
- 2 Income Security Programs.....3/4 hour
- Canada Pension Plan
 - Old Age Security
- What will you receive from CPP and OAS? When can you start? What are the reductions?*
- Break1/4 hour

- 3 Pension Income Planning.....1 1/2 hours
- You and Your Pension
Other Retirement Benefits
- What will you receive from your pension? How is it calculated? What is the impact of different investment returns and interest rates? What other benefits are available from your employer?*
- 4 Retirement Income Planning.....1/2 hour
- Sources of Retirement Income
- What are the different sources of retirement income and how do they work together?
How does the income compare to what you want during retirement?*
- Lunch1 hour
- 5 Tax Planning1 1/4 hour
- Marginal tax rates
Taxation of investment income
Deferrals
Income splitting
Deductions
- How to reduce your taxes to be able to save more for retirement.*
- Break1/4 hour
- 6 Investment Planning1 1/2 hours
- Types of investments
How do they react to economic change
How do you manage your portfolio
How do you pick winning mutual funds
- How to increase the return on your investments to create greater capital at retirement.*
- 7 Retirement Income Options.....1/2 hour
- RRIFs vs Annuities
- How do you get the money out of your RRSPs?*
- 8 Conclusion and Evaluation1/4 hour