**Pre-Retirement Seminar Programme 2024**

**Helping you plan today, for a future of financial wellbeing.**

Welcome to Reflect Financial; a Financial Services Practice with a specialist team catering for the needs of serving and retired senior police officers.

Our team has over three decades of experience within the financial services sector. The team comprises Financial Advisors: Philip Pearson, Adam Norris, and Tom Hoban, as well as Tim Jackson QPM (retired Chief Superintendent and former National Secretary of the PSA).

Our insightful Pre-Retirement Seminars cover key topics including:

* Managing Your Finances (fundamentals of financial planning)
* Developing a Financial Plan (including investment strategy and risk)
* Wills\* & Estate Planning (input from specialist Solicitors)
* Preparing for Retirement (non-financial planning considerations)
* Personal Taxation (maximising tax-efficiency)
* Understanding the Police Pension Schemes; the Remedy, and pension-related taxation matters (how and when to optimise your pension)

\*The writing of a Will involves the referral to a service that is separate and distinct from those offered by St. James's Place. Wills and Powers of Attorney are not regulated by the Financial Conduct Authority.

Intended primarily for those members who are within two years of retirement, members with 25 years or more service are also welcome to attend.

Refreshments and a buffet lunch will be provided at each seminar.

**Pre-Retirement Seminar 2024 Programme**

Running from 8:45am - 4:00pm, the workshops will take place at the offices of Greater Manchester Police Federation, Progress House, Broadstone Hall Road South, Stockport, SK5 7DE:

* Wednesday 10th April
* Wednesday 5th June
* Wednesday 18th September
* Wednesday 9th October
* Wednesday 20th November

To register for an upcoming Pre-Retirement Seminar, please click here: <https://forms.gle/JRNHJgyhn7jhMrPh9>

**To contact the Reflect Financial Police Team for further information, you can email:** [policeseminars@reflectfp.co.uk](mailto:policeseminars@reflectfp.co.uk) or visit [www.reflectfp.co.uk](http://www.reflectfp.co.uk)

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

Reflect Financial Limited is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website [www.sjp.co.uk/products](http://www.sjp.co.uk/products).

**SJP Approved: 2/1/2024**