**Re-Settlement Workshop 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 Advisers: 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 Re-Settlement Workshops 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.

**Re-Settlement Seminar 2024 Programme**

Running from 9:00am - 4:30pm, the next Re-Settlement Seminar will take place at the offices of Warwickshire Police Federation, Leek Wootton, Warwick, CV35 7QA on the following dates:

* Wednesday 6th March 2024
* Thursday 7th November 2024

**To register for an upcoming seminar, please email gill.burford@polfed.org.** Please include your full name, rank, collar number, date of intended retirement, mobile phone number and any dietary requirements you may have.

**For more information you can also contact the Reflect Financial Police Team:** policeseminars@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).

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