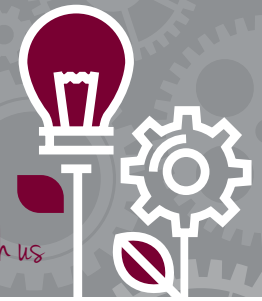


# redundancy.

Grow your knowledge with us



**Length of course:** Half day

## Summary

To give employees greater confidence when faced with redundancy or leaving service early.

## Suitability

Anyone considering leaving employment early, taking early retirement or early severance terms, due to redundancy.

## Course objectives

- To ease financial concerns by clarifying key financial issues in particular those related to leaving service early and how best to deal with them
- To assist with decision making when offered early severance or redundancy
- Understand the next steps and where to receive further guidance and regulated financial advice

## Course structure

### Statutory redundancy and personal taxation

- How much is statutory redundancy pay?
- How is it taxed?
- How to claim a tax refund
- Income tax
- Personal savings allowance
- Tax free dividend allowance
- Capital gains tax
- ISAs

### Workplace pensions

- Defined Benefit schemes
- Defined Contribution schemes
- Options on leaving the pension scheme

### State Pension and benefits

- State Pension ages
- The new State Pension
- Jobseekers Allowance
- Universal Credit
- Other benefits

### Assessing your finances

- Insurance policies
- Personal budgeting
- Mortgage and debt
- Financial goals

### Making the most out of the situation

- Savings and investments
- Boosting your pension savings

### Inflation

- How inflation can erode the value of money
- Life expectancy

### Savings and investments

- Risk and return

### Estate planning

- Inheritance tax
- Wills and intestacy
- Lasting Power of attorney