



## **R06 — FINANCIAL PLANNING PRACTICE**

### **CASE STUDIES – JANUARY 2024**

#### **Case Study 1**

Daniel and Sophia, both aged 63, are planning to retire in the next two years. They are married and have one daughter and three grandchildren. They are both in good health.

Daniel and Sophia are both employed and work full time. Daniel is an engineer and receives a gross salary of £42,000 per annum. He is a member of his employer's workplace pension scheme. Both Daniel and his employer contribute 6% of his gross salary to the scheme. Daniel's pension fund has a current value of £250,000 and is invested in a UK growth fund. Daniel's employer does not offer any other employee benefits.

Sophia is a senior manager and receives a gross salary of £58,000 per annum. She is a member of her employer's workplace pension scheme and contributes 5% of her gross salary to the scheme. Her employer contributes 3% of her gross salary to the scheme. Sophia's pension fund has a current value of £300,000 and is invested in a UK treasury and fixed-interest fund. Sophia is also a member of her employer's death-in-service scheme which will pay out three times her basic salary on death whilst in service. She also receives protection under the company's comprehensive Private Medical Insurance scheme, which also covers Daniel as her spouse.

Just over a year ago, Daniel began drawing a pension income from a former employer's defined benefit pension scheme. This pays him a gross annual income of £10,000.

Daniel and Sophia own their home which is now mortgage-free. This has a current value of £480,000. They are considering selling the property soon after retirement with a view to moving to live nearer their daughter. This would release capital of approximately £200,000 as they plan to purchase a cheaper property. They have no debts or liabilities.

Daniel and Sophia have a range of stocks & shares ISA holdings which are invested in UK equity and bond funds. They have not yet used their ISA allowances for the current tax year as they are considering their affordability in this area, and how best to use their current cash holdings to maximise tax-efficiency.

Daniel and Sophia have up-to-date Wills which leave all assets to the survivor on first death and then to their daughter on second death.

# Retirement Planning Case Study For Startups 16 1596

## Retirement Planning

**Keir Educational Resources**



## **Retirement Planning Case Study For Startups 16 1596 Retirement Planning:**

**Financial Planning Case Studies** Financial Planning Standards Council,2009 **Retirement Planning Case Studies** Keir Educational Resources,2006 **Talking about Retirement** Lin Ashurst,2009 Talking About Retirement gives advice on pensions investing and financial planning through a series of interviews with people who are different stages in their lives providing a blueprint for getting the best out of your retirement years *Simplifying Choices in Defined Contribution Retirement Plan Design* Donald Bruce Keim,Olivia S. Mitchell,2016 In view of the growth and popularity of defined contribution pensions along with the government's growing attention to retirement plan costs and investment choices provided it is important to understand how people select their retirement plan investments This paper shows how employees in a large firm altered their fund allocations when the employer streamlined its pension fund menu and deleted nearly half of the offered funds Using administrative data we examine the changes in plan participant investment choices that resulted from the streamlining and how these changes might affect participants eventual retirement wellbeing We show that streamlined participants new allocations exhibited significantly lower within fund turnover rates and expense ratios and we estimate this could lead to aggregate savings for these participants over a 20 year period of 20.2M or in excess of 9,400 per participant Moreover after the reform streamlined participants portfolios held significantly less equity and exhibited significantly lower risks by way of reduced exposures to most systematic risk factors compared to their non streamlined counterparts [The Reverse Retirement Plan](#) Mir Hossain,2025-10-25 [The Reverse Retirement Plan Building Your Post 60 Startup Empire](#) Most retirement books teach you how to slow down This one shows you how to start up In a world where experience is your greatest asset The Reverse Retirement Plan reveals why your 60s 70s and even 80s can be the most exciting and productive years of your life You'll discover how to turn decades of wisdom into new income streams modern businesses and lasting legacy projects without the stress or confusion of traditional startups What You'll Learn Why age is an advantage not a barrier in the new economy Simple low risk business models for retirees and professionals over sixty How to use modern tools like AI and social media without being a tech expert Ways to monetize a lifetime of expertise creativity and connections Case studies of real people who built successful ventures after retirement A clear step by step plan to design your post 60 business journey Who It's For Retirees ready to build purpose and income in their next chapter Professionals approaching retirement who still want to create and contribute Anyone who believes that curiosity and ambition don't have an expiration date Why This Book Matters Retirement no longer means retreat It means reinvention With humor clarity and encouragement Mir Hossain shows you how to transform experience into opportunity and design a second act that's both meaningful and profitable Start your next adventure today because your best business years may be just beginning **A Study of Pre-retirement Planning Programs in Selected Businesses and Industries** Michael J. Murphy,1978 **The Retirement Plan Solution** Don Ezra,Bob Collie,Matthew X. Smith,2009-06-29 Praise For The Retirement Plan Solution

Short clear complete and always interesting Best book on DC plans and what we should do now Charles D Ellis author Winning the Loser s Game At a time when the world is in turmoil along with retirement expectations the authors have hit a home run After reading this book I have a plan Read it for your path to retirement security Dallas Salisbury President and CEO Employee Benefit Research Institute The Retirement Plan Solution offers a refreshing and provocative perspective on how to assess retirement needs save to meet these needs and manage the retirement payout process In this time of financial turmoil employees plan sponsors and financial advisors will find this highly practical resource volume both useful and humorous Olivia S Mitchell Director Pension Research Council Wharton School The Retirement Plan Solution is a map to the future of 401 k retirement plans But it is not just a theoretical view of what could be Instead the authors describe the needs and trends that are already here and then describe the changes that are developing to meet those needs It is about the tomorrow that is happening today Fred Reish Managing Director Reish Luftman Reicher Cohen The respected authors have created a readable timely and very helpful book on all aspects of retirement planning The suggestions are practical the information is concise and the book is highly recommended for anyone that is interested in sound financial planning Moshe A Milevsky PhD Finance Professor York University Toronto Canada This is a must read for people working in the retirement industry as well as those who simply care about how to improve their chance of reaching a financially secure retirement In a clear and simple fashion the authors deliver one of the best books to date on inefficiencies in the current DC plan and potential improvements Peng Chen President Ibbotson Associates *Retirement Planning for a Business and Business Owner* Kenn B. Tacchino,1992-11-01 [The Barefoot Retirement Plan](#) Doyle Shuler,2014-08-29 The Barefoot Retirement Plan reveals a little known 150 year old proven retirement planning strategy that quite simply beats the pants off other plans That s why many are calling this non traditional plan America s Most Powerful Retirement Plan Less than 01% have even heard of this patent pending plan The rich have quietly been using variations of this plan for over a century Large corporations banks and financial institutions own hundreds of billions worth of these plans The reason some of the brightest minds in the world invest so heavily in these strategies is because they work If you re like the majority of Americans who have been faithfully following the mainstream traditional investment advice and relying on your IRA Individual Retirement Account or 401 k to reach your retirement goals you re probably very concerned about having enough funds to last throughout retirement 61% of Americans fear running out of money during retirement more than they fear death It doesn t have to be that way This plan can help you to look forward to retirement instead of dreading it We re giving away our custom retirement savings calculator for free In our opinion it s the best retirement calculator out there It visually shows you the power of this plan compared to your current retirement plan IRA ROTH 401 k etc You can get your free Barefoot Retirement calculator at [BarefootRetirement.com](http://BarefootRetirement.com) calculator This is not just another boring financial book It s written in layman s terms and you will find lots of images and charts to help you clearly grasp the concepts This book will show you how you can create

a retirement plan that offers 100% tax free retirement income Life time tax free predictable income that lasts as long as you do Single most powerful tax strategy that s legally allowed in this great country Completely private and requires no reporting Guarantees you will not lose money due to market declines Liquid flexible and easy to use Creditor proof in most states No investment restrictions The best way to stock pile cash and build wealth tax free and take less risk No contribution limits pending qualifications No distribution penalties Leverage options to earn TWICE on the same funds Lowest fees you will find anywhere You ll discover how this plan has much less risk than traditional plans You will not find a better retirement plan anywhere

The Wall Street Journal. Complete Retirement Guidebook Glenn Ruffenach,Kelly Greene,2007-06-12 As you think about retirement you ve got facts to face planning to do decisions to make and numbers to crunch With the experts at The Wall Street Journal to guide you you ll learn how to tailor a financial plan for the lifestyle you want Answers your biggest question How big does my nest egg need to be by linking it to your particular hopes for how you want to spend your days in retirement Shows how to translate your dreams and interests into daily activities whether traveling opening a business volunteering or going back to school Provides a timeline for decisions to make and steps to take ten years five years and one year before you retire Offers tips on investing wisely and working with the right financial adviser Tells you how to maximize your benefits from Social Security and Medicare Guides you through the intricacies of 401 k s IRAs annuities and other financial tools and resources Today the average person can expect to spend two decades in retirement why leave it to chance For all of its changes and challenges a well planned retirement could very well be the best part of your life

**Reinventing the Retirement Paradigm** Robert L. Clark,Olivia S. Mitchell,2005-08-11 This book explores how rising pension and healthcare costs along with workforce aging are affecting pension and retirement planning around the world Many middle aged workers now realize that they will have to work longer than intended as they begin to recognize that their retirement resources will be inadequate to finance retirement consumption Volatile capital markets rising medical care costs and low saving rates make retirement behavior and policy a moving target Olivia Mitchell executive director of The Pension Research Council at Wharton and Robert L Clark Professor of Business Management and Economics at North Carolina State University explore these themes with colleagues touching on a diverse set of issues ranging from employment trends to pension accounting and investment to retirement system overhaul They illustrate how employers are actively reformulating the meaning of work and retirement seeking to encourage more people to work longer than ever before in the face of projected labor shortages At the same time public and private trust in traditional pension offerings is rapidly eroding as companies alter amend and terminate their conventional plans in the face of poor investment performance and new methods of pension accounting Experts from the UK the US Japan Sweden and Canada offer international perspectives on the evolving institutions of retirement practice This book provides readers a range of insights and strategies not available in other volumes and it represents an invaluable addition to the PRC OUP series It will be particularly valuable for managers working

toward more efficient pension plans to scholars and policymakers seeking to maximize pension design and effectiveness and to actuaries and tax specialists concerned with pension regulation The Pension Research Council at the Wharton School of the University of Pennsylvania was founded 50 years ago to encourage research and teaching on pensions and retirement security Council projects address the long term issues that underlie contemporary concerns and seek to broaden public understanding of these complex arrangements through research into their social economic legal actuarial and financial foundations of privately and publicly provided benefits

**The Complete Retirement Planning Book** Peter A.

Dickinson,1984 **Retire Ready** Terri McGray CFP® AIF®,2019-03-08 When you offer your employees a 401 k plan you can't just say good luck and expect success Only a generation ago employers provided pension plans that guaranteed employees a retirement income for life Workers had to do little more than show up for work every day to earn benefits Today the responsibility has shifted Workers are more responsible for their future than ever yet they are ill prepared for the complexity of the issues that face them It's no easy task to prepare for retirement while juggling today's financial demands American's are worried about their retirement and with good reason Longevity market risks taxes uncertainty with Social Security inflation and soaring health care costs are a real concern The lack of retirement readiness in the United States is troublesome Terri McGray CFP AIF founder of Longevity Capital Management LLC draws on thirty years of retirement expertise to help employers learn how to Reduce financial stress in the workforce Support retirement readiness Inspire and motivate action Minimize costs and expenses Lessen the workload and mitigate liability With easy to follow steps Retire Ready will help you get your employees on the path towards retirement readiness

**A Case Study of a Retirement**

**Preparation Program** Ernest W. Burgess,1960 [If You're Clueless about Retirement Planning and Want to Know More](#)

Seth Godin,1997 Author Seth Godin points the way to successful retirement planning encouraging readers to think about how they actually might spend their days when they retire

**Retirement Launchpad** Connor Parker,2021-08-18

Sometimes it seems as if retirement planning is often considered rocket science because of complicated financial jargon Retirement Launchpad attempts to sort through any confusion and provide those nearing retirement the information to prepare for launch Connor Parker has heard many relate their anticipation nervousness and excitement about retirement and then incorporated their vision into a precise flight plan designed to help achieve their goals and objectives Connor focuses on five key areas that can help establish a foundation for any retirement Income planning Investment management Tax minimization strategies Health care solutions Estate and Legacy planning The difference between those who plan for retirement and those who don't can seem as immense as the distance required to explore another planet Connor attempts to address that gap with concepts he presents in Retirement Launchpad He wants you to affirmatively answer this fundamental question in retirement Am I doing more of what I want and less of what I don't

[Pre-retirement Planning Programs in](#)

[Industry](#) Edward C. Sigler,1961 *How Pre-retirement Planning Works* Drake University. Pre-Retirement Planning

Center,1972     *A Safer Retirement For The First Responder* Decker Retirement Planning,2019-12-15 A Safer Retirement for the First Responder was written to provide you with the knowledge to build your unique retirement plan and to assemble the right team to help you enjoy your chosen retirement lifestyle If you re like many first responders you don t want to leave your finances to chance This book will explain a math based principle based planning methodology that can help you live out your retirement dreams     **Retirement Planning Practices Among Black Small Business Owners** Lori Sims Special,1995

## Unveiling the Energy of Verbal Beauty: An Emotional Sojourn through **Retirement Planning Case Study For Startups 16 1596 Retirement Planning**

In some sort of inundated with displays and the cacophony of fast connection, the profound power and psychological resonance of verbal beauty frequently diminish into obscurity, eclipsed by the constant onslaught of noise and distractions. Yet, nestled within the musical pages of **Retirement Planning Case Study For Startups 16 1596 Retirement Planning**, a interesting work of literary elegance that pulses with natural feelings, lies an unique trip waiting to be embarked upon. Penned by way of a virtuoso wordsmith, that interesting opus courses viewers on a mental odyssey, lightly revealing the latent potential and profound impact embedded within the complicated internet of language. Within the heart-wrenching expanse of the evocative analysis, we can embark upon an introspective exploration of the book is main subjects, dissect its charming writing type, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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