

# RETIREMENT PLANNING

## Questions about retirement? Get answers in this retirement planning course

Sponsored by the Canadian Labour Congress (CLC)  
and the Congress of Union Retirees of Canada (CURC)

Are you thinking of retiring in the next 10 years? If so, this course is a must for you and your spouse or partner.

Can you afford to retire? Are you concerned about health issues? Wonder what you will do with your free time? Do you wonder how leaving your workplace will affect your family and friends?

The course is presented by retirees who have tackled those questions and a lot more in their lives.



### COURSE CONTENT

#### Pre-retirement planning

- Retirement goals
- Housing
- Legal planning

#### Activities

- Things we must do
- Leisure-time activities
- Volunteering
- Union activity in retirement
- Congress of Union Retirees of Canada

#### Relationships

- Main changes
- Some changing relationships

#### Women and retirement

#### Health

- Staying healthy
- Life expectancy
- Living with disabilities
- Mental health
- Elder abuse
- Health care benefits

#### Finances

- Sources of retirement income
- Income from the government
- Workplace pension plans
- Paid work
- Calculating your net worth
- Retirement income after tax
- Retirement income calculation
- Retirement expenses calculation
- Financial advisors
- Financial abuse

### WHERE AND WHEN:

Two Day Course  
CLC Board Room, 1<sup>st</sup> Floor  
2841 Riverside Drive, Ottawa  
Saturday Nov. 14<sup>th</sup> & 21<sup>st</sup>, 2015 – 9AM to 4PM

### COST:

The cost is for the  
two meals & course  
materials provided.  
\$ 50 per person

### FOR FURTHER INFORMATION:

Please register & pay for the course to confirm your spot.  
Send questions to Evert Hoogers by email: [evert.hoogers@gmail.com](mailto:evert.hoogers@gmail.com) and  
mail payment to: 182 Booth St, Ottawa, ON K1R 7J4.  
Cheque payable to "Ottawa Area Council CURC".