CORE CONCEPT

# Pre-Retirement Planning and Retirement Transition: Income, Wellbeing and Second Careers

19 – 23 April 2027
Dubai - Five-star CBD venue

**Pre-Retirement Planning and Retirement Transition: Income, Wellbeing and Second Careers**

**Ref:** 490_14623 **Date:** 19 – 23 April 2027 **Location:** Dubai - Five-star CBD venue **Fees:** 19500 SAR

## Introduction:

Pre-retirement planning is often left to the final months of service, so long-serving employees reach their last day unsure what income they will have, how to fill their time or who will carry their know-how forward. Organisations then see anxious final years, rushed departures and lost expertise. This Core Concept course prepares employees approaching retirement, and the HR teams that support them, to plan the move from full-time work with income and expense projections, generic pension and end-of-service benefit options, wellbeing routines and a second-act plan. Participants produce a Personal Retirement Transition Plan.

## Course Objectives:

- Assess personal retirement readiness across finances, health, purpose, relationships and work identity using a structured readiness scorecard
- Estimate retirement income from pensions, end-of-service benefits, savings and part-time earnings against a projected household expense budget
- Compare lump-sum, regular income and mixed benefit options in general terms and the questions to put to a benefits adviser
- Build a retirement budget with an emergency reserve, inflation allowance and safeguards against scams and pressure selling
- Plan an active ageing routine and a second-act pathway through part-time work, consulting, volunteering or learning
- Design an employer pre-retirement programme with phased retirement options, retiree mentoring roles and a retiree network

## Target Audience:

- Employees within the final years of service who are preparing to leave full-time employment
- Long-serving specialists and supervisors whose expertise must be passed on before they step back
- HR functions that design and run pre-retirement seminars, counselling and retiree engagement
- Employee wellbeing and benefits functions that explain retirement entitlements to staff
- Line management functions that agree reduced hours, mentoring roles and transition timelines with older staff

# Course Outline:

## Day 1: The Retirement Transition and Its Psychology

- Retirement as a Life Transition: Pre-Retirement, Honeymoon, Adjustment and Stability Phases
- Work Identity, Routine and Status Loss: Emotional Reactions to Leaving Full-Time Work
- Six Retirement Lifestyle Choices Including Semi-Retirement and Continued Work
- Retirement Readiness Scorecard: Finances, Health, Purpose, Relationships and Skills
- Personal Retirement Vision Statement and Values Clarification Exercise

## Day 2: Retirement Income, Expenses and Benefit Options

- Retirement Income Map: Pensions, End-of-Service Benefits, Annuities, Savings and Part-Time Earnings
- Defined Benefit Versus Defined Contribution Entitlements Explained for Scheme Members
- Lump-Sum, Regular Income and Mixed Payout Choices with an Adviser Question Checklist
- Household Retirement Expense Worksheet: Essential, Lifestyle and Irregular Costs
- Income Gap Calculation and Retirement Timing Scenarios in a Simple Spreadsheet

## Day 3: Budgeting, Protecting Savings and Active Ageing

- Retirement Budget Template with Inflation Allowance and Emergency Reserve
- Withdrawal Rate Rules of Thumb and Longevity Risk at Educational Level
- Scam, Fraud and Pressure-Selling Warning Signs with a Savings Protection Checklist
- Health Cost Planning, Preventive Check-Up Calendar and Long-Term Care Considerations
- Active Ageing Plan: Physical Activity, Sleep, Nutrition and Cognitive Engagement Routines

## Day 4: Second Careers, Family Life and Passing On Expertise

- Second-Act Options Matrix: Part-Time Work, Consulting, Small Enterprise, Volunteering and Learning
- Transferable Skills Inventory and Personal Consulting Offer Sketch
- Critical Expertise Map and Retiree Mentoring Plan for Successors
- Family Roles, Couple Expectations and Shared Time Agreement Conversation Guide
- Social Network Rebuild Plan: Community, Interest Groups and Peer Circles to Prevent Isolation

## Day 5: Employer Programme Design and the Personal Retirement Transition Plan

- Employer Pre-Retirement Programme Blueprint: Eligibility, Seminar Sequence, Counselling and Partners
- Phased Retirement Options: Reduced Hours, Part-Time Return and Mentor Roles with Case Examples
- Retiree Network Charter and Re-Engagement Calendar for Former Staff
- Multi-Sector Case: Pre-Retirement Cohorts from Healthcare, Energy and Public Service Employers
- Personal Retirement Transition Plan Drafting and Peer Review

## Skills You Will Gain:

- Retirement Readiness Assessment
- Retirement Income Projection
- Household Expense Budgeting
- Benefit Option Evaluation
- Financial Scam Awareness
- Active Ageing Planning
- Second-Career Planning
- Pre-Retirement Programme Design

## Why Attend This Course:

- Leave with a Personal Retirement Transition Plan that sets out income, budget, health routine, family arrangements and a second-act pathway
- Approach the final years of service with a clear picture of the income gap and the options for closing it
- Hand on specialist know-how through a mentoring plan so years of experience stay useful after departure
- Give HR a tested blueprint for a pre-retirement programme, phased retirement and a retiree network

## Conclusion:

A good retirement is planned years before the last working day, not in the final month. The week moves from the psychology of the transition and a readiness scorecard, through income maps, benefit choices and expense worksheets, to budgeting, savings protection and active ageing, then to second careers, mentoring successors and family and social life. The final day brings employer programme design and phased retirement into case work and closes with each participant drafting a Personal Retirement Transition Plan.