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Retirement Planning Curriculum

(extracted from *Retire Happy-21 Questions to Plan A My Retirement*)

ABOUT RETIREMENT!

WHAT IS RETIREMENT?

¥ *Retirement Means Not Working!*

WHY SHOULD I RETIRE?

¥ *Retirement is about freedom!*

¥ *He, Who Is Financially Free, Is Free Indeed*

WHAT CHALLENGES FACE RETIREES? (PLAN FOR THE 2B CHALLENGE)

¥ *Broke*

¥ *Bored*

WHEN SHOULD I RETIRE? (PLAN FOR EARLY RETIREMENT)

¥ *I Should Retire Early!*

¥ *Factors Affecting Retirement Decisions*

RETIREMENT PLANNING!

WHY SHOULD I PLAN?

¥ *If I Fail To Plan, I Am Planning To Fail*

¥ *The Retirement Plan Revolves Around Money*

¥ *Retirement Goal To Be S.M.A.R.T)*

¥ *Retirement Plan Myths*

WHEN & HOW DO I START? (NOW; GETTING INFORMED, SIGN-UP & SAVE)

¥ *I Start Here, Now, With What I Have!!*

¥ *Step 1: Learn*

¥ *Step 2: Sign-Up*

¥ *Step 3: Save-2-Invest*

HOW RICH AM I? (PLAN A FINANCIAL HEALTH CHECK)

¥ *Determining My Net worth?*

¥ *Pay Off All Debts*

HOW MUCH WILL I NEED? (PLAN MY RETIREMENT BUDGET)

¥ *Step One: Determine How Much I Spend Now*

¥ *Step Two: Subtract Expenses I Will not Have When I Retire*

¥ *Step Three: Add Costs I Am Likely To Incur After Retirement (The Final Budget)*

WHERE WILL I STAY? (PLAN FOR RESIDENCE)

¥ *Remodeling*

¥ *Downsize and Save*

¥ *Move*

HOW MUCH WILL I GET FROM BENEFITS? (PLAN FOR SOCIAL SECURITY)

¥ *What is Pension/Social Security?*

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Uganda House, Plot 8/10, Kampala Road 8th Floor. P.O. Box 2415 Kampala Uganda.
Tel: +256 41 4696004 E: invest@contractkapital.com W: www.contractkapital.com

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- ¥ *Benefits of Retirement Plans*
- ¥ *Types & Classifications of Pension Plans (The Four Pillars)*
- ¥ *How Much Benefit Will I Collect, And When?*
- ¥ *Distribution Options*
- ¥ *Factors That Affect My Benefits*

HOW DO I MAXIMISE MY RETIREMENT BENEFITS? (PLAN EXPENSE REDUCTION)

- ¥ *How Much is Enough?*
- ¥ *Strategies to Limit Expenses*

HOW WILL I FILL THE DIFFERENCE? (PLAN FOR PASSIVE INCOME)

- ¥ *Investment (The 3 Investment Vehicles & The 9 Investment Principles)*
- ¥ *Business (The Ojijo Eight (8) Steps to Becoming an Entrepreneur)*

WHAT TAXES ARE THERE & HOW DO I REDUCE THEM (PLAN MY TAXES)

- ¥ *Withholding Tax*
- ¥ *Income tax*
- ¥ *Capital Gains Tax*
- ¥ *Tax Planning (The Three Methods)*
- ¥ *Tax Effects On Retirement Benefits*

WHAT HAPPENS WHEN EMERGENCIES STRIKE? (PLAN FOR THE FOUR (4) EMERGENCIES)

- ¥ *Property Insurance (Asset Losses)*
- ¥ *Compulsory Insurance*
- ¥ *Personal Insurance (Life, Health, etc)*
- ¥ *Life Insurance*
- ¥ *Health Insurance*
- ¥ *Single-Pay Insurance*
- ¥ *Endowment Plans*
- ¥ *Child Education Plan*
- ¥ *Personal Pension Plan*
- ¥ *Annuity*
- ¥ *Emergency & Insurance fund*

I AM NOW RETIRED!

WHAT WILL I DO WHEN I RETIRE? (33 ACTIVITIES FOR RETIREES)

- ¥ *Do I Need To Do Anything?*
- ¥ *The List Of 33*

WHAT WILL HAPPEN TO MY PROPERTY WHEN I DIE? (PLAN MY ESTATE)

- ¥ *Will*
- ¥ *Concurrent Estate/Co-Property Ownership*

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