

## Cumbria Police Federation

### Pre-Retirement Seminar

Philip Pearson will be holding a pre-retirement seminar for members of Cumbria Police Federation on **Tuesday, 23<sup>rd</sup> November 2021**. The seminar, which will commence at 09.00hrs and conclude by 16.45hrs, will take place at Cumbria Police Headquarters.

The following subject areas will be covered during the seminar:

- Money management and inflation
- Investment strategy and risk
- Estate planning and wills (including 'power of attorney' and long-term care)
- Personal taxation
- Preparing for retirement
- CV preparation
- Police pension schemes, 'the remedy' and commutation

Philip is a Senior Financial Planning Consultant with Reflect Financial Limited and has more than 30 years of experience in the financial services profession. He is a specialist in the police sector and has been supporting members of Cumbria Police Federation through the provision of financial advice and pre-retirement seminars for over ten years.

Philip will be supported during this workshop by Harvey Howells Solicitors and Peel Solutions.

Reflect Financial Limited is a wholly-owned Partner Practice within St James's Place Wealth Management, a FTSE 100 company with over £143.8bn. of clients' money under management (as of June 2021). Having been the Principal of Pearson Financial Management (PFM), a Senior Partner Practice of St James's Place, for over fifteen years, Philip incorporated his business into Reflect Financial Limited in September 2020.

To reserve your place at the workshop, which is free to attend, please e mail [tim.jackson@sjpp.co.uk](mailto:tim.jackson@sjpp.co.uk), giving your name, collar number, date of intended retirement and a mobile phone number (should you need to be contacted on the day).