

# Cumbria Police Federation Pre-Retirement Seminar Programme 2023

## Who are Reflect Financial?

The police team at Reflect Financial has over 20 years experience in helping both serving and retired police officers make provision for their ongoing financial security. Our popular Pre-Retirement Seminars have proven nationally to be an invaluable source of advice and guidance as officers consider a life beyond policing. Our seminars are delivered by an expert team of financial planners, all of whom specialise in the police sector.

**[Click here if you are viewing this digitally to find out more about our specialist team.](#)**

## What will we cover?

- **Managing your finances in retirement**
- **Developing a financial strategy**
- **Police Treatment Centres**
- **Preparing for retirement**
- **CV Preparation**
- **Personal taxation**
- **Police pension schemes and 'the remedy'**
- **Estate Planning and wills (inc 'power of attorney' and long-term care\*)**
- **Group Insurance Scheme**

\*Will writing and Powers of Attorney involve the referral to a service that is separate and distinct to those offered by St. James's Place and are not regulated by the Financial Conduct Authority.

## Where and when?

Running from 9:15am - 4:30pm, the seminars will take place at the offices of Cumbria Police Federation, 12 The Green, Carleton Hall, Penrith, CA10 2BA on the following dates:

- **Thursday 30th March**
- **Wednesday 4th October**

## How do I register?

Our seminars are completely free to attend. **[To reserve your place at an upcoming session, simply click here if you're viewing this digitally.](#)**

Alternatively, email our team on: [policeseminars@reflectfp.co.uk](mailto:policeseminars@reflectfp.co.uk). Please include your full name, rank, collar number, date of intended retirement, and mobile phone number.