


Title: *Pensions Update - important considerations and tips pre-filing deadline*
Date: Thursday, 12 September 2024
Time: 12.30 – 13.30 online via Zoom
CPD Hour: 1 CPD hour
Speaker: Sinead Cullen, *NFP Ireland*

Programme:

Time	Topic	Speaker
12.30 – 13.20	<p><i>Pensions - important considerations and tips pre-filing deadline</i></p> <p>Choosing a Pension Solution:</p> <ul style="list-style-type: none"> ○ Identify the most suitable pension plan for each individual’s unique needs. ○ Comparison of different pension options and their technical details. <p>Understanding Thresholds and Calculations:</p> <ul style="list-style-type: none"> ○ Explore the Standard Fund Threshold (SFT) and its implications. ○ Maximum funding calculations for Occupational Pension Schemes v Personal Retirement Savings Accounts (PRSAs) <p>Consideration of alternatives:</p> <ul style="list-style-type: none"> ○ Personal Retirement Bonds (PRB) ○ Evaluate salary sacrifice, spousal employment, and other options. <p>Planning for the Future:</p> <ul style="list-style-type: none"> ○ Consideration in the event of death. ○ Discussion on Auto-enrolment looking at the census, budget, and logistics. 	<p>Sinead Cullen, <i>NFP Ireland</i></p> 
13.20 – 13.30	Q&A and Closing Remarks	

Speaker:

Sinead Cullen, CTA QFA FLIA, MSc, is the Head of Wealth and Financial Planning at NFP. She has a Bachelors and Masters which was predominantly finance-focused. With over two decades of experience in the finance and pension industry, Sinead has navigated various roles across product development, pensions technical, and tax advisory, serving both the intermediary market and direct clients. She has also served as a Trustee on a significant Defined Benefit pension scheme. Sinead possesses a keen interest in economic and pension policy, contributing to her role's effectiveness in supporting NFP's Financial Planning team. Her primary focus lies in delivering tailored lifetime planning solutions to private clients and business owners whilst collaborating with companies to advocate for financial wellness initiatives.