

Financial Talks for Medical Professionals

TITLE	AUDIENCE	CONTENT	TIMING
Pensions Taxation	Any doctors concerned that their pensionable earnings may (or will) breach the current limits for pension tax relief.	<ul style="list-style-type: none"> Overview of the NHS Pension Explanation of the Annual Allowance, the new Lump Sum Allowance (LSA) and Lump Sum and Death Benefit Allowance (LSDBA) Examples of threshold and adjusted income, and using scheme pays 	60 minutes
The Basics of the NHS Pension Scheme	Any Doctors working for the NHS and wanting to know how the NHS Pension Scheme works.	<ul style="list-style-type: none"> Overview of the NHS Pension Explanation of the Annual Allowance and the Lump Sum Allowance Benefits of being a member of the scheme Ways to increase your pension benefits 	60 minutes
At Retirement	Any Doctors approaching retirement and planning when and how to draw their pension.	<ul style="list-style-type: none"> Strategies to maximise retirement income Explanation of retirement options including flexible retirement How to plan a tax efficient retirement 	60 minutes
Less Than Full Time Working	Doctors at all stages of their medical careers considering the financial impact of a reduction in their working hours.	<ul style="list-style-type: none"> Impacts of LTFT working on NHS Pension and Benefits Explanation of compensatory financial strategies 	45 minutes
Financial Planning Essentials	Younger doctors, in their 20's and 30's, who are keen to build solid financial foundations for the future.	<ul style="list-style-type: none"> Overview of the NHS Pension and Pension Taxation Creating a financial safety net Saving for the short, medium and long term Financing property purchase 	60 minutes
What a GP needs to know about their pension	All GPs wanting to understand what benefits they are entitled to.	<ul style="list-style-type: none"> Overview of the NHS Pension Death in service and sick pay implications How to create an effective financial safety net 	45 minutes
Becoming a consultant	Senior training grades and new consultants considering making financial changes following a significant promotion.	<ul style="list-style-type: none"> Explanation of the NHS Pension Overview of Annual Allowance Creating a financial safety net 	60 minutes
Life after GP training	Second and third year GP Trainees and new GPs looking to take the next financial steps after qualifying.	<ul style="list-style-type: none"> Overview of the NHS Pension Sick pay implications for GPs on different contracts Creating a financial safety net Saving for the short, medium and long term Financing property purchase 	45 minutes
Financial planning for SAS doctors	Considering the financial implications and opportunities specific to SAS grade doctors.	<ul style="list-style-type: none"> Overview of the NHS Pension Creating a financial safety net Saving for the short, medium and long term Financing property purchase Salary sacrifice via the NHS 	45 – 60 minutes
A winning financial plan for foundation year doctors	Final year students and foundation years doctors who would benefit from a basic understanding of their NHS benefits.	<ul style="list-style-type: none"> Overview of the NHS Pension and associated benefits Taxation including offsetting subscriptions against tax, Review of the NHS payslip Creating a financial safety net Saving for the future and an introduction to mortgages 	45 minutes
International Medical Graduates and Locally employed doctors working for the NHS	A focus on the financial priorities of IMG's and LED's.	<ul style="list-style-type: none"> Overview of the 2015 NHS Pension Creating a financial safety net Saving for the future and an introduction to mortgages 	45 minutes

IMPORTANT INFORMATION

- Your home may be repossessed if you do not keep up repayments on your mortgage.
- The value of investments (and any income received from them) can fall as well as rise and you may not get back what you invested.
- A pension is a long-term investment. The fund's value may fluctuate and can go down. Your eventual income may depend on the size of the fund at retirement, future interest rates and tax legislation.
- The Financial Conduct Authority does not regulate tax advice.