

Statement of participation

Muhammad Farid Wajdi Makkulau

has completed the free course including any mandatory tests for:

Retirement planning made easy

This free 4-hour course explored planning successfully for retirement.

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www.open.edu/openlearn

This statement does not imply the award of credit points nor the conferment of a University Qualification.
This statement confirms that this free course and all mandatory tests were passed by the learner.

Please go to the course on OpenLearn for full details:

<https://www.open.edu/openlearn/money-business/retirement-planning-made-easy/content-section-0>

COURSE CODE: **LG_2**

Retirement planning made easy

<https://www.open.edu/openlearn/money-business/retirement-planning-made-easy/content-section-0>

Course summary

This free course on money and retirement planning has been produced by The Open University in collaboration with Legal & General. Planning your retirement is probably the most important aspect of financial planning for you to consider. Making the right decisions and building a sound financial plan can help to ensure that you have the quality of life in retirement that you aspire to. This course sets out the series of stepping-stones to a financially secure retirement.

Learning outcomes

By completing this course, the learner should be able to:

- estimate how much money you'll need in retirement
- understand how pensions – including the state pension – work and how much income they will offer in retirement
- understand the different options for taking money from pension pots and the pros and cons of each choice
- understand the options available should your pension income not be enough to match your plans and lifestyle in retirement
- understand how events such as divorce and bereavement can impact your retirement finances and learn how to deal with them.

Completed study

The learner has completed the following:

Section 1

Taking stock of your retirement plans

Section 2

How much money will you need in retirement?

Section 3

Your state pension

Section 4

Taking stock of your pension plans

Section 5

Your pension options

Section 6

Your pension income: before and after tax

Section 7

Dealing with a shortfall

Section 8

Divorce and separation: The impact on pensions

Section 9

Bereavement and pensions

Section 10

Preparing for a long retirement

Section 11

End-of-course quiz

Retirement planning made easy

<https://www.open.edu/openlearn/money-business/retirement-planning-made-easy/content-section-0>

Completed study

The learner has completed the following:

Section 12

Course round-up