

## Classroom Training Session on Comprehensive Financial Solution for Retirement (CT) - 21 July, 2026



**Program Concept and Objectives:** Retirement is one of the important phase of our lives. From both a personal and financial perspective, realizing the important goal of a comfortable retirement is an incredibly extensive process that takes sensible planning and sustained preparation during one's working years.

While all of us dream of a comfortable retirement, the complexity and time required to build a retirement corpus can make the whole process seem intimidating. All the same, this important activity cannot be procrastinated if one want to have a peaceful retired life, free from financial worries.

There is a comprehensive pension system. There are various types of pension schemes although these are broadly categorized as Defined contribution schemes or defined benefit schemes. Out of this most popular in the present day scenario are defined contributory schemes.

There are two phases in creating pension / annuity as a retirement solution. There are accumulation phase and pay-out phase. During the accumulation phase one has to contribute to the pension corpus till the date of vesting say at the age of 60 or 62. From the vesting date one will get pay-outs as pension / annuity monthly. There are number of pension products in the market to enable a person to do retirement planning and have a pension facility during the retired phase of the life. The various financial instruments and mutual funds will also enable one to invest the corpus gainfully to grow it till vesting date.

### Program contents:

- Personal Financial Planning
- Retirement Planning
- Pension/Annuity Plans
- Immediate and Deferred Annuity Plans
- Types of Annuity Options
- Actuarial aspects relating to Pension Schemes
- Ulips & SWPS

**Key Takeaways from the Program:** The object of this program is to discuss about the retirement planning with specific emphasis on various pension plans available in the market and their utility in retirement planning including National Pension Scheme. The tax benefits available for contributions to various pension funds will also be discussed.

The significance of pension planning and pension products vis-à-vis retirement planning will have focus in the program.

**Participant Profile:** Marketing executives, HR executives working Insurance Companies and any Individual interested to learn about Pension Products and Retirement Planning.

**Program Date:** 21 July 2026

**Program Duration:** 1 day (CT)

**Program Time (IST):** 10.30 am to 05.30 pm

**Program Coordinator:** Mr. Subrata Ghoshal, Faculty, Faculty, Email : [ghoshal@iii.org.in](mailto:ghoshal@iii.org.in), Contact No: 8697265355.

### Program Fees:

**Non-residential participants:** Total amount Required – Rs. 2950/- i.e. (Rs. 2500/- plus 9% CGST + 9% SGST).

(The fees cover tuition, course material and day boarding (i.e. breakfast, lunch and tea/coffee during tea breaks for actual days of training).)

**REGISTER** 

### PROGRAM VENUE:

College of Insurance  
Insurance Institute of India,  
2nd Floor – 2A & 2C, CBD/1, Synthesis Business Park,  
Action Area II, Newtown, Kolkata – 700 156.

Please follow below link for Training Venue

[Click Here](#)

Program ID : CPC

### PROGRAM TEAM:

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