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# **Q 32: What is/was the most helpful resource or type of retirement-planning support that you received? (group by age)**

## **Age < 59**

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| * UBC Library, annual pension meetings, parking, email |
| * Received none |

## **Age 60 – 69**

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| * Workshops and seminars both from the UBC Pension Plan office and from the Faculty Association. It was important to have these workshops spaced over one’s career. |
| * financial planning seminar re: UBC pension plan |
| * Pension |
| * Health benefits |
| * Materials from the pension plan |
| * Information on the FPP. Lorraine is an amazing resource. Also, the information on the benefit and travel plans are very good. |
| * My own research and professional development that I gave |
| * Financial planning with personal consultant funded by UBC was extremely helpful. |
| * Financial planning from Faculty Pension Plan |
| * Extended Health information |
| * Doing my own research and reading on the topic. |
| * Financial planning |
| * Just talking with colleagues who had already transitioned to retirement or those planning on retirement. |
| * information sessions about how to handle my assets in the UBC pension fund |
| * pension and health care advice |
| * ubc faculty financial/retirement meetings |
| * Standard retirement planning day, including financial information. |
| * Benefits |
| * Presentations on UBC Faculty Pension Plan Retirement Options |
| * From my personal financial planners. |
| * I used a financial planner, not connected to UBC but with one of the major Canadian bank. |
| * Financial Planning and Benefits Planning and stories from those who enjoy retirement. |
| * Information about retirement benefits. |
| * Emeritus College assistance with my membership and health/travel insurance benefit |
| * seminars of FPP |
| * Speaking to friends and researching the literature about retirement. Having a plan, taking stock of my interests and creating a new daily schedule for myself |

## **Age 70 -79**

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| * Only the documentation I got from the Faculty Pension Office. |
| * Travel insurance |
| * Financial advice |
| * Advice about extended medical benefits |
| * Cz |
| * I taught faculty retirement planning seminars to UBC, UVic, and a couple of BC colleges, so knew what to look for. My concern is that many approaches to helping folks with retirement focus on financial/legal planning and omit what I know to be the most important aspects - caring for mental and physical health, connections to community, new relations with spouses as life changes |
|  |
| * Health information |
| * Word of mouth from colleagues |
| * NSERC Grant |
| * Help from Lorraine Hesseltine |
| * Advice from wife |
| * Workshops to prepare for retirement and meeting the Lorraine Heseltoine who does a great job |
| * Information/seminars about pension plan/finances. |
| * Financial advice, mainly from Paul Marantz |
| * Financial planning, even though it could be greatly improved. |
| * Pension Plan information |
| * instruction on navigating the financial vehicles like RRIF's and LLIF'S . Eventually I decided to take my retirement fund outside of the University pension plan. It is still a challenge adapting to less income however. Doing worksheets on monthly expenditures etc would have helped. |
| * Financia information |
| * medical |
| * Financial SEminars |
| * HR-sponsored retirement workshop |
| * Connection with Lorraine Heseltine |
| * From my financial advisor |
| * Can't really say. Didn't get any support to speak of. |
| * UBC human resources days on retirement planning. |
| * Understanding pension – Lorraine Heseltine deserves UBCs highest recognition |
| * Health Benefits |
| * Pension plan seminars |
| * None |
| * a financial advisor from day one of my career. |
| * financial planning support; |
| * finacial |
| * UBC HR and Pension Plan workshops |
| * Financial Planning |
| * Financial subsidy for certified financial planner consultant |
| * A book (Breaking the Watch) by an anthropologist friend, Dr. Joel Savishinsky provided very valuable insight. |
| * UBC | Okanagan Campus Faculty Pension Plan Forum |
| * FPP seminars; insurance guidance |
| * Meetings by HR |
| * financial planning for retirement |
| * Financial planning provided local bank |
| * health insurance information |
| * I found the financial planning and the health planning most useful. |
| * The 3-hour pre-retirement session with the accompanying binder of copy of slides and notes |
| * Didn't receive or need any |
| * The retirement workshops that were offered -- I remember attending one in 2016 that was particularly helpful. |
| * Lorraine Hezeltine FPP seminars |
| * post-retirement appointment to a new department |
| * I did not actually receive such support. My last year at UBC I was on leave to take the position of lead scientist for a major water and environmental management program in California. At the end of that assignment I returned to Canada as a retired faculty member |
| * Informal conversations with recently retired colleagues.    A pension planning session put on by the Faculty Pension Plan staff about 18 months before my retirement was also very useful.  |  | | --- | | * advice from my colleagues and friends. I attended many financial planning sessions but they covered too much and the details were lost on me. | | * Extended health and travel insurance info; much appreciated! | | * Meeting with Lorraine. | | * Financial planning and information about additional travel and health insurance. | | * retirement seminars with financial planning | | * The emeritus web site regarding comparison of insurance options. The people who prepared that did a great service. | | * Health insurance | | * Managing pension... | | * Pension info   Help from members on health insurance?? | | * UBC Pension Plan staff | | * The retirement planning seminars were helpful. | | * My Assante financial advisor. | | * Accountant | | * Frequent email and news from the Pensions office. | | * Financial management | | * The pre-retirement information sessions, especially related to Financial Planning and to Health & Travel Insurance, were very helpful. It would be helpful to have another similar session - recapping these issues - shortly after Retirement, as the reality can be quite overwhelming and, of course, the ground is constantly shifting - especially having retired in this past year of COVID. | | * Information about pension plan | | * Friends and UBC retirement meetings | | * Did not received any | | * FOS/University retirement seminars/talks | | * FPP retirement planning options seminar; Extended medical/travel insurance options (Emeritis College seminar & report) | | * Financial advice | | * Recommendation to make an appointment with a financial planner. | | * Assistance from College members in sorting out financial and insurance details | | * During my first years of retirement, the head of our Sociology/History department at UBCO continued to support my research and I felt very much still a department member. | | * Lectures at UBC about retirement planning | | * Self. Thought about retirement long in advance. Did it by stages. | | * Pre-retirement sessions at Western were excellent. | | * The College provides a ‘support’ network even though I have not taken undue advantage, Knowing it is there at this time of continued transitioning, It feels supportive. | | * Pre retirement seminars | | * Pre-retirement meeting and binder of slides | | * Discussions with UBC FPP admin office | | * Learning how to handle my finances myself. I learned this long ago. | | * Advice and assistance from Pensions and Finance Department, Human Resources | | * Retirement planning seminars, specifically on pension options and taxation issues. | | * Nond | | * Entertainment - film group;   Travel insurance information etc. | | * Self-administered pension with Sun Life | | * presentations prior to retirement | | * Financial planning and financial advising through my usual adviser at Nesbitt Burns; advice from my accountant; and advice from my lawyer. Reading the Globe and Mail business and investments sections. | | * Not retired | | * MD Management | | * Medical and travel insurance. Fiscal support for research costs. | | * Group and individual Information sessions with the UBC Faculty Pension Plan people. | | * 9 | | * Advice from the Pension Plan office. | | * Think forward, BUT do not forget past connections and important tasks--plus stay involved with young people(students) and the community at large | | * Seminars on financial planning | | * Financial planning by UBC pension office. | | * information sessions on insurance | | * how to decide which was the best plan for me financially so that I would not have to worry about money | | * Staying on faculty email lists to know what is going on, being easily able to access information about things like medical benefits and what other retired folks are doing. Benefitted from presentations and updating and some special events. | | * a financial planner years before retirement | | * Word of mouth recommendations by colleagues who had retired before me | | * Information about pension income. | | * Workshops on financial planning. Various UBC pension options. | | * I did not receive any special guidance regarding retirement. But I also did not ask for help. I will say that whenever I contacted them the pension office was very helpful. However, I have not tried to contact them for a number of years. | |

## **Age 80 -90**

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| * My adult son and daughter who are both academics. |
| * None |
| * Membership in UBC APE |
| * Group meals and discussions |
| * My Financial Advisor and the UBC Association of Professors Emeriti |
| * Little or no retirement-planning support was effectly available in 2001! This was a serious UBC shortcoming and involved a challenging transition process from full-time academic work to post-retirement. Presumably this is now being dealt with as the university seems to become increasingly more sophisticated in handling these matters especially via with the new Emeritus College. Most distressing back in the day at retirement time was the lack of substantial help and information regarding the transfer and management of our university PENSION, including an anxiety-ridden learning curve and search for a suitable financial management group in which one could have confidence and peace of mind. |
| * Financial advisor |
| * FPP sessions |
| * Newsletter in |
| * Johnstone's health insurance plan. Good job Paul Marantz!! Opportunities to meet other retirees. |
| * Opportunity to work on a new project |
| * Emeriti status |
| * Needed no help. support. And there was none. |
| * not much. The FA and HR had sessions in which the participants exchanged ideas. Little hard information. |
| * Direct contact with HR back in the dark ages |
| * Allowed me to choose my path |
| * Pension information sessions |
| * Health and finance. |
| * A seminar on financial planning |
| * My department never queried my desire to continue to do research, supported my grant applications, and provided the necessary lab space, office space, facilities for students, postdocs and employees, etc. |
| * None needed but good to know it was there if needd |
| * interaction with UBC Faculty Pension Plan personnel |
| * Back when I retired (2006), very little information or support was provided. You were largely on your own. |
| * Ongoing news of pensions |
| * N/A |
| * Editing and reviewing articles and book manuscripts |
| * The extended health information |
| * Library |
| * Financial planning advice from "downtown company". |
| * Faculty Association- organized seminars. |
| * Talk by HR; presentation by external financial adviser. In truth, there was very little from the UBC end; but this was a long time ago. |
| * Extra medical insurance programs |
| * I subscribed to a weekly newsletter that described general principles of investing. I don't know if the newsletter is still being published. |
| * TIAA/CREF; Sun Life Insurance, Nicola Wealth Management I put my retirement funds here, rather than in the UBC pension fund. |
| * Liraary |
| * FInancial planning series and pension information. |
| * N.A |
| * Financial planning |
| * My Financial Advisor |
| * Comparisons of insurance plans |
| * Extended Health and Travel Plans |
| * Pension and health insurance information |
| * Financial planning by my personal financial planner |
| * Advice to ensure access and continued work with an independent financial planner |
| * Health and travel insurance |
| * Talking to colleagues |
| * medical insurance |
| * Visiting potential retirement homes |
| * FPP sessions  Emeritus colleagues |
| * None |
| * Extended Health and Travel Plan |
| * An investment club mainly of retirees of similar vintage from chemistry which met monthly to decide what to do with our pensions. At the time we all had to withdraw our pensions from the UBC plan at age 71. |
| * Advice on the UBC Pension plan and benefits and how to allocate my payments from the RRIF and LIF. |
| * Benefits, |
| * None |
| * Alternatives for dealing with the UBC faculty pension |
| * Talking to other (retired) colleagues |

## **Age > 90**

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| * Annual lectures on investment, etc. |
| * A seminar provided by UBC, a very knowledgeable colleague in the department and ongoing support from Lorraine Heseltine in the Pensions department of Human Resources |
| * Financial |
| * There was an information session pre-retirement. I can’t recall an others but I did not often work on campus. |
| * NONE |