ics
Innotec Creative Solutions

9 - 11 SEPTEMBER 2025

RETIREMENT PLANNING MASTERCLASS

RAINBOW TOWERS HOTEL I HARARE

Retirement Planning Masterclass 2025

Zimbabwe's economic environment poses unique challenges, including inflation, currency fluctuations, and limited social security provisions for private employees. Consequently, individuals must take proactive steps to secure their financial future. A structured, educational platform like this masterclass will empower participants to make informed decisions, optimize savings, and explore investment options suitable for Zimbabwe's context. With increasing life expectancy and changing economic landscapes, effective retirement planning has become a crucial aspect of financial security for private sector employees in Zimbabwe. Despite this, many professionals lack the necessary knowledge and strategies to prepare adequately for retirement. The Retirement Planning Masterclass aims to bridge this gap by providing comprehensive insights on retirement planning, tailored specifically to the needs and realities of Zimbabwean private sector workers.

Course Date	9 - 11 September 2025
Course Duration	3 days
Daily Starting Times	Registration opens at 08h00 and course starts at 09h00
Course Venue	Rainbow Towers Hotel, Harare
Delivery Mode	In-person expert-led interactive sessions
Accommodation	Not included
Cuisine	Teas and lunches
Investment	Register and pay early to secure a seat: US$500 per person *Includes tuition, course materials, curated experiences and sumptuous meals.*
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Registration Link	https://forms.gle/JPTZegoh5sx2RYv4A

Innotec Creative Solutions (ICS) Africa

With past Social Protection Conferences and Awards events under our belt, we are compelled to go beyond subject dialogue to practical, preparatory work for retirees. At ICS Africa, we advocate for inclusive socioeconomic development, providing practical, implementable solutions. Through this course, we intend to help employers to prepare their employees for a bearable life after retirement.

Course Participants

Employees preparing for retirement and employer representatives from the Human Resources and Finance departments.

Course Modules

***Module 1*:** **Understanding Inflation and its Impact**

Inflation Basics:
Defining inflation and its causes, measuring inflation using the consumer price index (CPI), and understanding the impact of inflation on different assets.

Inflation's Impact on Retirement Savings:
How inflation erodes the purchasing power of retirement savings, the concept of real returns vs. nominal returns, and the importance of accounting for inflation in retirement planning.

Inflation and Investment Strategies:
Choosing investment vehicles that can help hedge against inflation, such as real assets, inflation-protected securities, or income-generating assets.

Module 2: **Building a Retirement Plan in a High-Inflation Environment**

Setting Retirement Goals:
Determining realistic retirement income needs, considering lifestyle preferences, and setting financial targets that account for inflation.

Estimating Future Expenses:
Forecasting future expenses, including healthcare, housing, and other living costs, while incorporating inflation projections.

Creating a Budget and Financial Plan:
Developing a budget that accounts for inflation-adjusted income and expenses, and creating a sustainable retirement income strategy.

Module 3: **Investment Strategies for High-Inflation Scenarios**

Understanding Risk Tolerance:
Assessing risk tolerance and tailoring investment strategies to match personal circumstances.

Investment Portfolio Diversification:
Diversifying investments across different asset classes to mitigate risk and potentially increase returns.

Inflation-Protected Investments:
Exploring different types of inflation-protected securities, such as TIPS (Treasury Inflation-Protected Securities).

Income-Generating Investments:
Understanding the role of income-generating assets, such as dividend-paying stocks or real estate, in generating a sustainable income stream.

Module 4: **Managing Retirement Income and Taxes**

Understanding Different Retirement Income Sources:
Examining Social Security, pensions, and other retirement income streams, and understanding their tax implications.

Withdrawal Strategies:
Developing a withdrawal strategy that ensures sustainable income and minimizes tax liabilities.

Tax Planning for Retirement:
Understanding key tax planning strategies, including minimizing tax liabilities on retirement withdrawals, and understanding the implications of different investment vehicles.

Module 5: **Adapting to Changing Circumstances**

Adjusting the Retirement Plan:
Regularly reviewing and adjusting the retirement plan to account for changing economic conditions, inflation, and personal circumstances.

Contingency Planning:
Developing contingency plans to address unexpected events, such as job loss or healthcare crises.

Estate Planning:
Creating an estate plan to ensure assets are transferred efficiently to beneficiaries.