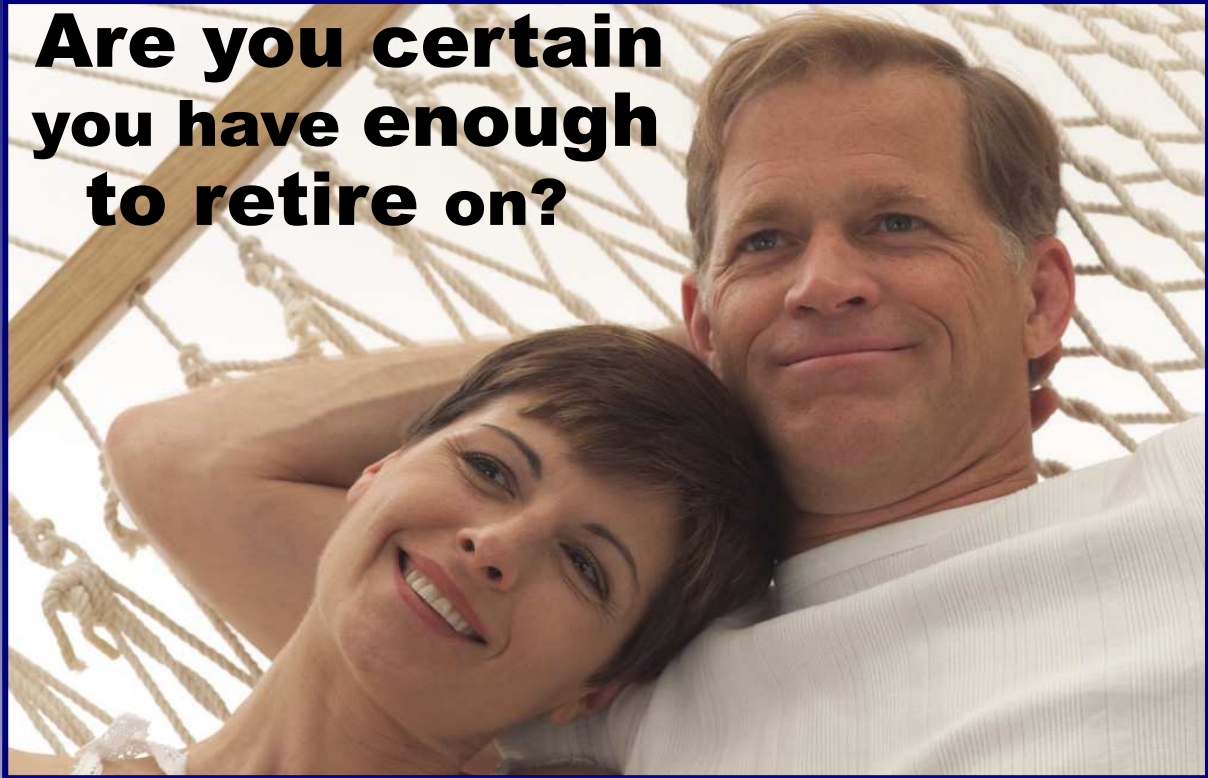


Are you certain you have enough to retire on?



Will your retirement income be tax free for the rest of your life?

How can your beneficiaries avoid tax on your estate?

This seminar will explain how to:

- ▶ Significantly reduce tax after age 55
- ▶ Completely eliminate tax after 60
- ▶ Calculate if your current savings and super will provide your desired retirement lifestyle
- ▶ Differentiate between alternate types of super funds and decide what suits you
- ▶ Structure your assets in retirement to maximise income and minimise tax
- ▶ Invest your retirement savings to reduce risk and volatility
- ▶ Pass your estate tax effectively to your beneficiaries

Seminar details:

Date:

Tuesday 21st September, 2010

Time:

5:30pm until 7:00pm

Cost:

Free

Venue:

McConachie Stedman Boardroom
619 Ruthven Street, Toowoomba

RSVP:

Phone **4632 1966** or email
tracey.kessels@mcconachiestedman.com.au
to indicate your acceptance.

We welcome your friends, family and colleagues who may also benefit from these seminars.

Seats are limited so be quick!

Presented by

McConachie Stedman
Financial Planners