

INVITATION TO **FREE** SUPERANNUATION SEMINARS CAULFIELD GRAMMAR SCHOOL **20TH and 27TH JULY**

Will you be one of the 47%?

In a recent Citibank survey of retirees aged 55 and over, all said that they wished they had started saving for retirement earlier. 47% wished they had started at least 20 years earlier.

Well – I would do it but the Government keeps changing the rules

That's true but, even with that ongoing tinkering over the past 25 years, the **6 steps to a comfortable retirement** have still never changed.

We'll explain those 6 steps and a lot more at our forthcoming super seminar:

- Has anything really changed since the May Budget?
- The 6 Golden Rules of investment.
- Protecting against market downturns when it really matters.
- How much do I need for a comfortable retirement?
- What's the best way to contribute?

Don't put it off any longer. Reserve your place on either **20th or 27th July**. This could be the start of a very comfortable retirement.

Details:

TIME: 5.00 TO 6.30 pm followed by light refreshments

VENUE: The Auditoriums of the Memorial Halls:

- **Caulfield Campus** **Monday 20th July 2009**
217 Glen Eira Road
East St Kilda VIC
- **Wheelers Hill Campus** **Monday 27th July 2009**
74-82 Jells Road
Wheelers Hill VIC

Full directions will be provided when you accept this invitation to attend one of the seminars.

THE SPEAKER:

Greg Taylor, CEO of Group Benefits Pty Ltd. Group Benefits administers a number of superannuation funds including Combined Fund.

Greg has worked in super for almost 40 years and has presented hundreds of seminars throughout Australia as well as in New York, San Francisco, Atlanta, Miami, Bermuda and Hong Kong.

RSVP:

Free call Shirley by 15 July on 1800 200 801 or click on the Home page of Combined Fund at: www.combinedfund.com.au

