



Preparing

for

Retirement?

- Wondering should you retire or not?
- Thinking of retiring within the next ten years or less?
 - Are you fully financially prepared?

If you have answered 'Yes' or even 'Maybe' to any of the above - the following will be of interest to you:

James Brett has vast experience as an advisor in dealing with public sector employees. He specialises in retirement planning, maximising superannuation pension entitlements

This seminar will break down the process needed to plan, implement and ultimately enjoy a comfortable retirement -

- How to obtain a greater tax free lump sum other than received from the DES using your last 12 years salary
- Can I retire now using cost neutral early retirement?
- When is the earliest I can retire?
- Advantages & disadvantages of AVCs V Buying Notional Service
- Should and can I do a last minute AVC to claim tax back?
- Fees and charges - have I been overcharged? Reduced rates for retirement?
- Estate planning in a tax efficient way, inheritance limits etc.

Venue	Date	Time
Donegal Education Centre, Donegal Town	Tuesday, May 21 st	5- 6pm

Online registration: www.donegaledcentre.ie