

The Financial Information Service provides a range of free educational seminars to help you secure your financial future. The range of seminars provided locally will vary from time to time

Audience guide: under 55 years

Creating Wealth - Getting Started

Asset classes, product types. A set of practical steps, incl. debt reduction and wealth creation strategies,

Understanding Superannuation

Contribution rules, co-contribution, salary sacrifice, investment options, access / preservation rules.

Audience guide: 55-64 years

Age Pension and Your Choices

Looks at qualifications for Age Pension, assessment of income and assets, concessions, rates, , the Pension Bonus Scheme for people working past pension age.

Understanding Retirement Income Streams

Income stream types –in particular account based income streams. How they work, advantages & disadvantages, Centrelink assessment, comparison of investment options, getting the mix right, securing your future.

Audience guide: 65+ years

Understanding Your Pension

Explains how your pension is assessed, the effect of income and assets, rates, concessions and much more. Discusses your rights and obligations.

Accommodation Options in Retirement

Explores the options for accommodation in retirement including: staying in the family home, granny flat rules, moving into something smaller, retirement villages, aged care options.

Audience guide: all ages

Running your own Super Fund

How DIY super works, advantages & disadvantages, set-up fees & costs, administration requirements

Understanding Shares

For the new investor. An overview of investing in the share market. Includes: what are shares, trading, monitoring, costs, taxation, gearing and portfolio planning.

Retirement Reality And Investment Choices

Looks at retirement planning issues, investment options, maximising income and use of superannuation products, growth investments, "How much is enough?"; ends with a simple plan for saving for retirement.

Financial Planning and Choosing a Financial Planner

Explains the financial planning process; issues to consider when choosing a financial planner; fees and costs; disclosure rules.

Reserve your place by e-mail to
fis.seminar.bookings@centrelink.gov.au

or phone the National Booking
service **136357**

These seminars:

- ✓ Are educational and informative
- ✓ Are conducted by specialist staff
- ✓ May feature expert guest speakers
- ✓ Are available free of charge to all members of the community



Financial Information Service Seminars

ACT Region

February – June 2010

www.centrelink.gov.au

FIS Seminar Program ACT Region February to June 2010

Seminar Title	Time & Date	Location
Retirement Reality and Investment Choices	6.00pm Wednesday 10 February 2010	Southern Cross Club Woden 92 Corinna St, Phillip
Reducing your Mortgage	6.00pm Thursday 11 February 2010	Southern Cross Club Woden 92 Corinna St, Phillip
Age Pension and your Choices - Seniors Week	2.00pm Tuesday 23 March 2010	Southern Cross Club Woden 92 Corinna St, Phillip
Accommodation Options in Retirement - Seniors Week	2.00pm Wednesday 24 March 2010	Southern Cross Club Woden 92 Corinna St, Phillip
Creating Wealth - getting started	6.00pm Tuesday 13 April 2010	Southern Cross Club Wests Catchpole St, Macquarie
Understanding Superannuation	6.00pm Wednesday 14 April 2010	Southern Cross Club Wests Catchpole St, Macquarie
Understanding Retirement Income Streams	6.00pm Wednesday 5 May 2010	Southern Cross Club Woden 92 Corinna St, Phillip
Running Your Own Super Fund	6.00pm Thursday 6 May 2010	Southern Cross Club Woden 92 Corinna St, Phillip
Understanding your Pension	6.00pm Wednesday 2 June 2010	Southern Cross Club Woden 92 Corinna St, Phillip
Financial Planning and Choosing a Financial Planner	6.00pm Thursday 3 June 2010	Southern Cross Club Woden 92 Corinna St, Phillip

Changes possible. Please confirm seminar titles when booking in for seminars.

**Bookings are essential: call 13 6357 or Email: [fis.seminar.bookings @ Centrelink.gov.au](mailto:fis.seminar.bookings@Centrelink.gov.au)
- Average seminar duration: 2 hours**

The Centrelink Financial Information Service (FIS) is a free education and information service available to everyone in the community. FIS has no association with financial products or fund managers. Some presentations have guest speakers from the financial industry.