

Bridges Wollongong City

Superannuation and Retirement Workshops – 2011

Please find below details of our 2011 Workshop Program. All workshops are held at the Bridges Wollongong City office. Please see reverse for workshop agenda, venue location and parking.

To register your attendance, please tick the workshop(s) you would like to attend, complete your details below and either:

fax to **4226 4915**

phone **4226 1233**

email bridgeswollongong@bridges.com.au

Places at each workshop are limited so booking is essential.

SSS/SSF (Old State Super Scheme/Fund) – Closed in 1985

Select	Date	Day	Time
<input type="checkbox"/>	16 May 2011	Monday	5.00pm – 6.30pm
<input type="checkbox"/>	5 July 2011 (School holidays)	Tuesday	10.00am – 11.30am

SASS (State Authorities Superannuation Scheme) Open from 1985 – 1992

<input type="checkbox"/>	17 May 2011	Tuesday	5.00pm – 6.30pm
<input type="checkbox"/>	5 July 2011 (School holidays)	Tuesday	1.00pm – 2.30pm

Transition to Retirement, Retirement Income & Centrelink Benefits

<input type="checkbox"/>	18 May 2011	Wednesday	5.00pm – 6.30pm
<input type="checkbox"/>	7 July 2011 (School holidays)	Thursday	10.00am – 11.30am

Your full Name		
Full Name of partner/friend (if attending)		
Address		
Suburb		Postcode
Phone (home)	(work)	(mobile)
Email		
Name of school		(fax)

Workshop Venue

Venue: 276 Keira Street, Wollongong
(southern end of Keira Street).

Workshop Details

SSS/SSF (Old State Super Scheme/Fund)

This workshop aims to clarify:

- your entitlement (an in-depth look at formula + calculation)
- pension & lump sum options – factors to consider in determining which option is right for you
- reversionary benefit
- tax implications of lump sum or pension
- is there an optimum time to retire?
- tax benefits of salary packaging to increase superannuation.

State Authorities Superannuation Scheme

This workshop aims to clarify:

- your entitlement (an in-depth look at formula + calculation)
- optimum contribution rates – how to obtain the maximum employer benefit
- maximising the lump sum
- is there an optimum time to retire?
- tax benefits of salary packaging to increase superannuation.

Transition to Retirement, Retirement Income and Centrelink Benefits

This workshop aims to clarify:

- transition to retirement – drawing an income from superannuation after age 55
- accessing Centrelink benefits after Age Pension age
- accessing Centrelink benefits prior to Age Pension age
- Centrelink waiting periods
- Account Based Pensions
- investing a lump sum to generate a retirement income stream.

Workshop Presenters

The workshops will be presented by the following Authorised Representatives from Bridges Personal Investment Services:

- Mr Paul Harwood CFP B.Comm
- Mr Peter Gallagher ADFP DipSM JP

For further information on our services please visit – www.bridges.com.au