

# QTCU Financial Planning and QIEC Super Seminar Program Overview

## **Seminar Type 1: Cementing the financial cornerstones for your future**

Target Group: age 35 - 50

Ready-to-use ideas to firm up financial foundations.

You're moving into your peak earning years, retirement isn't on the cards for quite some time yet. A seminar for people who understand that smart planning can help ensure financial well being. This session is all about learning some practical ready-to-use ideas to get your finances moving forward positively.

We'll start with lessons you can learn from the global financial crisis. Then move onto the 4 cornerstones of financial well-being:

- Debt control
- Safety net to cope with the financial fallout from life's nasty surprises
- Savings and investment for a better lifestyle
- Effective superannuation for a secure financial future

## **Seminar Type 2: Plan for financial security, independence and choice in retirement**

Target Group: age 50 - 65

Where are we now? Where do we want to go? How can we get there?

The world has changed, so it's time to take a deep breath, confirm your current position and review your plans and work out the best way to achieve your goals.

In this session we'll talk about re-balancing the 4 cornerstones of your financial life, to take account of changing financial circumstances. The aim? Effective strategies to give you choices leading to financial security and independence.

By the end of this session you'll be equipped with ready-to-use ideas to:

- Maximise your super (including Transition to Retirement)
- Ramp up your investments
- Safeguard your family's lifestyle and your hard-earned assets
- Manage debt tax-effectively

## **Seminar Type 3: Ease into retirement – on your terms**

Target Group: age 60+

Chances are if you haven't already retired, you're giving it serious consideration or thinking about how to reduce your hours of work and still afford a comfortable and independent lifestyle.

The world has changed, so it's time to take a deep breath, confirm your current position and review your plans and work out the best way to achieve your goals.

People closest to retirement have probably seen the worst impact of the financial crisis. In this session we'll talk about actions to create financial security and freedom of choice, now and into what could be many years of retirement.