



The Department of Human Services **Financial Information Service** provides a range of free educational seminars to help you secure your financial future.

Introduction to Superannuation and Understanding Retirement

Income Streams - Friday 09 Nov 2018 & Monday 18 March 2019 at 10:00 am -12:30pm

- **Understanding superannuation**, myths about super, making contributions
- Superannuation at retirement
- **Retirement income streams**; What they are and how they work
- Choices and consequences

Managing your Money- Monday 21 Jan 2019 & Thursday 14 March 2019 at 11:30pm-12:30pm

- Reviewing your financial position
- Dealing with financial stress
- Planning for the future
- Protecting your assets

Age Pension and your choices – Monday 21 Jan 2019 & Thursday 14 March 2019 at 1:00-2:00pm

- Qualifications
- Income and Assets
- Rights and Obligations

Salary Sacrifice- Wednesday 30 Jan 2019 & Tuesday 02 April 2019 at 11:30-1:00pm

- What is salary sacrifice
- The effect of Fringe Benefits Tax (FBT)
- Salary sacrifice – superannuation