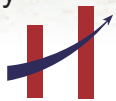


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*Chester Macdonald is a SubAuthorised Representative (#264702) of Harvard Wealth Management, who is a Corporate Authorised Representative (#331417) of Professional Investment Services.

Do you **REALLY** want
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If you want to be in the 10% who achieve wealth don't miss our free "Pathway to Financial Success" Seminar

You will learn:

- 10 reasons most people fail to achieve financial success and what you can do about it
- The 7 steps to achieving wealth
- The 4 keys to a successful wealth management plan
- The simple formula for beating procrastination
- Why property, shares and superannuation are all important
- How saving tax can help fund your wealth creation
- Whether you should increase your mortgage repayments or start investing
- How you can make efficient use of your cash flow

You should attend if:

- You are committed to achieving financial success
- You are a homeowner who has built up some equity, but not quite sure what to do next
- You have the potential to save \$150+ per week
- You are aged between 28 and 50, and/or you have more than 10 years until you retire

How would you define wealth? We all have different definitions but let's say wealth is simply having enough investments in retirement to provide you with an income of more than \$50,000 per year.

When questioned, more than 80% of people say they would like to be financially independent.

The majority of people rank financial success as one of their top three goals or values, along with health and family.

But here's the contradiction - 90% of people fail to achieve even modest wealth!

- A recent study found that 72% of people aged over 65 relied on a Government pension as a main source of income.*
- The full Government pension for a couple is around \$24,000pa.**
- Less than 10% of retirees aged 65 or over have accumulated assets of \$500,000 or more, apart from their home. *

* National Centre for Social & Economic Modelling 2008

** Centrelink - Rates effective 20 September 2008

Simple steps to building wealth

This presentation will take you through proven strategies for building your wealth. This is not a get rich quick seminar. However if you want simple, effective and practical strategies for achieving financial success, then this is a must attend.

You will receive valuable information on property, shares, superannuation, negative gearing, debt management and more. You will learn how to put together a plan that is right for you and your individual circumstances and goals.

Kick start your financial success by taking action today!

The Presenter



Chester Macdonald

Chester is the director of Harvard Wealth and is a Sub Authorised Representative of Professional Investment Services*.

Chester has been providing financial advice to clients for almost thirty years and

his success as an adviser has been recognised at State and National levels on numerous occasions.

Chester enjoys providing comprehensive financial advice to clients in all stages of their life journey, including accumulators and pre-retirees /retirees. Chester is able to provide advice on a wide range of wealth creation and personal insurance strategies.

"The majority of people rank financial success as one of their top three goals or values, along with health and family"

