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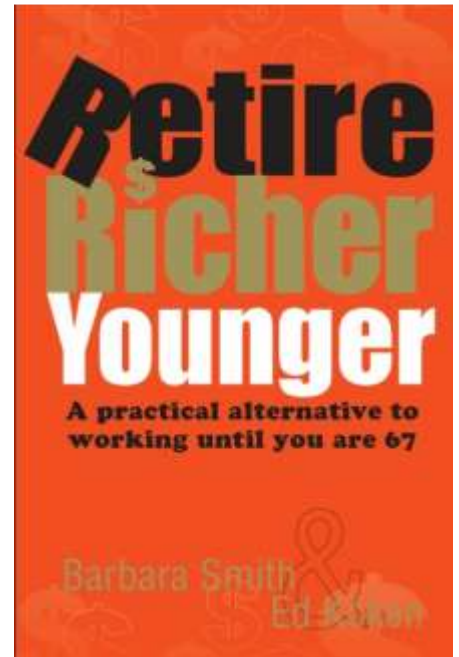
Ever dream about giving up work and taking that trip of a lifetime while you are young enough to make the most of it? Then coming back to a comfortable lifestyle, continuing to enjoy all the things you did when you were working – and more? Then you wake up and check the balance in your superannuation fund!

The reality is that it's down to you to plan for your financial well-being during your retirement. There is government support but how many of you really want to work until you are 67 then retire and try to live on an age pension?

Superannuation and taxation experts, Barbara Smith and Ed Koken, can help you take control of your financial destiny and *Retire Richer Younger*. They show you how you can work out how much you already have; how much you will need; how to increase your retirement savings; when you can afford to retire; and how you can bring this date forward.

Barbara Smith and Ed Koken have spent most of their working lives helping people prepare themselves financially for retirement. Whether it's been through the many books they have written on the subject, through talks and seminars, or face to face with their clients, it has been their passion. It has also been a focus of their life partnership to set themselves up financially so that they can enjoy themselves when they retire and retire when they choose.

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RETIRE RICHER YOUNGER

Barbara Smith & Ed Koken

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