



QLD POLICE SERVICE EXCLUSIVE OFFER



This is an exclusive offer to active and retired members of the Queensland Police Service.

As gratitude for your service, Cube and Lazlo Grace would like to exclusively offer the following **FREE SERVICES** to members of the Queensland Police Service:

- Tax assessment - maximising possible tax deductions etc.
- Any and all questions or advice relating to your current Q Super funds.
- Salary packaging, such as motor vehicles etc.
- Personal budgeting.
- Home loans, debt structures mortgage and personal finance.



WHY?



I am Tim Rychvasky, the Principal at Cube. We are a specialist taxation and investment advisory firm operating in Caboolture for over 24 years. My younger brother has been an active member of the Queensland Police for over 15 years and I have numerous friends and clients who are current and retired members of the Queensland Police Service.

Recent changes to legislation governing taxation, lending and superannuation have a direct impact on you and your family. Recently Q Super, traditionally the primary source of financial information for Queensland Police Officers and government employees, had to alter the way in which they provide financial advice, the areas in which they provide that advice and the fees which they charge for advice. These changes have not been made with malice or intent, however, overall these changes have made it far more expensive and considerably more difficult to receive appropriate advice. Therefore

In gratitude for what you do we want to give back what we can.

We also offer services over a wide variety of areas:

- Stop renting and buying your own home
- Discharging home loans years earlier.
- Tax structuring to discharge debt.
- Using investment properties to discharge Home loans.
- Purchasing an investment property
- Utilising superannuation to purchase investment property.
- Understanding Qsuper.
- Retirement – how much do you need?
- Understanding transition to retirement.
- Salary packaging – novated lease etc.

We understand that with shift work can be difficult at the best of times, therefore we are happy to meet both after hours and at a venue of your choosing.

We thank you for your service and wish to offer our service as a token gratitude.

If we can be of assistance or you have question in relation to any financial matters please email or call me.

Thank you,