

# Your Tax & Financial Planning Roadmap



This educational seminar provides current, comprehensive tax and financial information that is relevant to anyone planning for financial peace of mind. The education you will receive is intended for people who are serious about gaining tax and money management knowledge.

Noel Dalmacio, CPA, CFP, M.S. Tax will be discussing tax topics and his special guest, John Sestina, CFP, ChFC, will be discussing the financial topics. John is nationally recognized "fee-only" financial planner. He has been quoted by such national media as The Wall Street Journal, NY Times, Kiplinger's Personal Finance, USA Today, Newsweek, and Bloomberg Business News.

## **Seminar Highlights:**

- **Are you paying too much tax?**  
Take advantage of lesser known deductions that you can use to minimize taxes.
- **Financial planning myths**  
Understanding what is and what is not financial planning
- **Why a house is not an investment?**  
The true cost of home ownership may surprise you and other alternatives
- **How do I eliminate debt faster?**  
Learn good debts, bad debts & borrowing landmines to avoid
- **Why in the world would you buy life insurance?**  
Understand the real purpose of insurance and how to avoid the traps
- **How to avoid mistakes early retirees make?**  
Learn retirement planning secrets to avoid outliving your nest egg
- **How to take advantage of the tax laws year-round?**  
Learn tax strategies that will minimize taxes for next year
- **What is the biggest estate planning mistake people make?**  
Understand the most important legal documents everyone needs to avoid paying \$\$\$

August 20, 2011 Saturday 9:00am – 3:00pm  
Location: University of Phoenix, (South Coast Executive Center)  
3150 Bristol Street, Ste 108, Costa Mesa, CA 92626  
Fee: \$99 per person  
**Free parking & lunch provided**

For seminar information and registration, please log on to our website at  
[www.dalmaciocpa.com](http://www.dalmaciocpa.com)  
If you have any question, please email Sheryl at [sheryl@dalmaciocpa.com](mailto:sheryl@dalmaciocpa.com)  
or contact her at 949.336.1345

*Seats are Limited!*