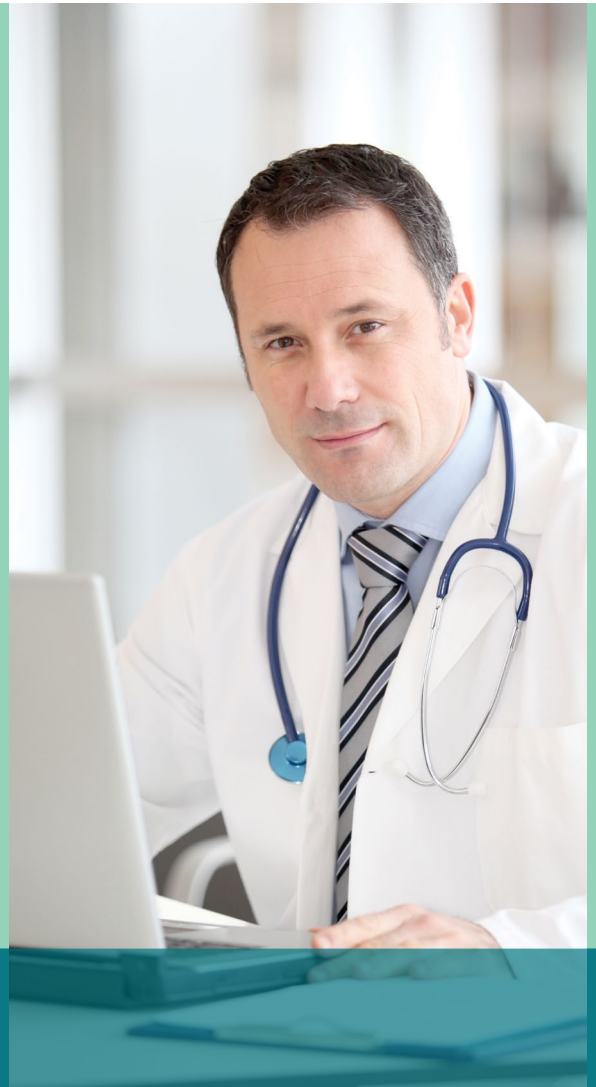


KEY DATES FOR 2013 TAX RETURNS



Pay + File Deadline: 31st of October 2014
Online Deadline: 13th of November 2014

Those who wish to save for retirement in the most tax-efficient way should consider making a pension contribution prior to the deadline.

IMO Financial Services has the expertise to ensure that you are making contributions into the correct type of pension plan to suit your circumstances and maximise your tax relief.

We cover the full range of pre-retirement pension products:

- **AVC (additional voluntary contributions) for HSE and GMS schemes**
- **Pensions for private income**
- **Spouse's pensions**
- **Director's pensions**
- **Pension schemes for employees**

Talk to IMO Financial Services to maximise your tax reliefs:

Phone: **01-6618299**
Email: **imofs@imo.ie**
Visit our website: **www.imofs.ie**



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