

Savvy Social Security Planning:

**What Baby Boomers
Need to Know to
Maximize Retirement
Income**

**A new generation is
getting ready to
collect Social Security**

**Find out what you need to
know to make the most of
your retirement benefits**



Baby boomers are asking:

- Will Social Security be there for me?
- How much can I expect to receive?
- When should I apply for Social Security?
- How can I maximize my benefits?
- Will Social Security be enough to live on in retirement?

At this informative seminar you will learn important rules and strategies for collecting your retirement benefits and coordinating Social Security with other sources of retirement income.

Learn the rules for:

- When your benefits may begin
- How your benefit will be affected by the age at which you apply
- How cost-of-living adjustments, or COLAs, affect benefits
- How spousal benefits work
- How survivor benefits work
- How divorced-spouse benefits work
- How working affects benefits
- How benefits affect taxes
- What to do if you have other income from pensions or IRAs

You've paid into the Social Security system for years. Now it will soon be your turn to collect. Find out why advance planning is essential and how some little-known rules can help you make the most of this very valuable benefit.

At this workshop you will learn

- 5 factors to consider when deciding when to apply for benefits
- When it makes sense to delay benefits—and when it does not
- Why you should always check your earnings record for accuracy
- How to estimate your benefits
- Two innovative strategies for coordinating benefits with your spouse
- How to minimize taxes on Social Security benefits
- How to coordinate Social Security with your other sources of retirement income

The decisions you make today can have a tremendous bearing on the total amount of benefits you stand to receive over your lifetime.

Don't miss this valuable workshop designed especially for baby boomers.

Workshop offered by

Your contact information here

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