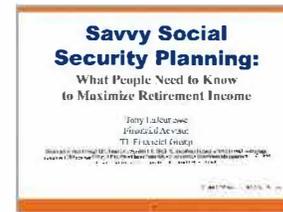


Savvy Social Security Planning

What people need to know to maximize retirement income.

Social Security is far more complicated than most people realize. The decisions you make now can have a tremendous impact on your retirement income. This informative seminar covers what you need to know about Social Security and reveals strategies for maximizing your benefits



First Slide of Presentation

Workshop Description

Decisions surrounding Social Security have become increasingly complex. After being told for years that Social Security is “going broke” People are realizing that it will soon be their turn to collect. But the decisions you make now can have a *tremendous* impact on the total amount of benefits you stand to receive over your lifetime.

Participants will learn:

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

Attendees will receive:

- An educational, objective third-party presentation
- The Baby Boomer’s Guide to Social Security -- a comprehensive reference addressing common questions and issues, including proposals for reform.

Time commitment

The workshop lasts about 60 minutes, followed by 15-20 minutes of Q&A. The workshop can be customized in content and length to the specific needs of your organization and industry.

**There is no obligation to you or your employees.
No financial or retirement products will be presented or discussed.**