

# MAXIMIZING SOCIAL SECURITY

**Every 8 seconds a Boomer turns 62  
and makes the wrong choice!**

## Know What You Can Do, So You Can Know What You Should Do!

Social Security is one of the most valuable and least understood benefits available to retirees today. Advance planning is essential, and the decisions you make now can have a tremendous impact on the total amount of benefits you stand to receive over your lifetime. This **educational workshop** will provide you with much needed information to help you understand the system, coordinate spousal and survivor benefits, minimize taxes, and maximize your personal benefits.

**There may be ways to maximize the lifetime Social Security benefits you receive. It's important to have a good understanding of these issues:**

- How married couples can coordinate benefits to help enhance spousal and survivor benefits
- Claiming a spousal benefit while earning delayed retirement credits
- How the "file and suspend," "do over," and "start, stop, restart" strategies work
- How working could affect your benefits, and the taxability of Social Security benefits
- How claiming early worker benefits could lower your spousal benefit at full retirement age
- The effect of remarriage on survivor benefits for widowed and divorced spouses

### Location

### Class Schedule

### For more information, or to register