

You could lose out on thousands of dollars in Social Security benefits by making an uninformed choice.



One of the most important decisions you need to make before you retire is when to claim Social Security benefits. Many retirees apply for Social Security before reaching full retirement age. But by doing so, they may significantly and permanently reduce the benefits that they — and possibly their spouses — could receive over a lifetime.

Social Security provides not only a guaranteed income stream but also **longevity protection, spousal protection, and some inflation protection.** It may be the closest thing you receive to a traditional pension.

Do you understand the various claiming strategies that could enhance your income?

Whether you're single, married, divorced, or widowed, there may be ways to maximize the lifetime Social Security benefits you receive. Join us for an educational workshop where we'll focus on:

- **Changes to Social Security filing strategies**
- **How married couples can help enhance their combined monthly and lifetime benefits**
- **How the “do over” and “start, stop, restart” strategies work**
- **How to claim retroactive benefits as a lump sum**
- **The effect of remarriage on survivor benefits for widowed and divorced spouses**
- **Five factors that could reduce the actual payments you receive**

When you attend the workshop, you will receive a 20-page, information-packed financial workbook with essential information from the workshop. Perhaps best of all, you'll be eligible for the complimentary, no obligation consultation offered to all workshop participants.

Making the Most of Social Security Retirement Income-Enhancing Strategies

Pasadena Senior Center Conference on Healthy Aging

8 a.m. – 1:30 p.m.

First Church of the Nazarene

3700 E Sierra Madre Blvd • Pasadena

Presentations by:

**Linda Polwrek, MBA, CFP®, RICP, CMFC, CLTC
a Financial Advisor with Waddell & Reed, Inc.**

Saturday, April 28, 2018

Presentations at 10:00 am and 11:15 am

Please RSVP to the Pasadena Senior Center for a lunch ticket:

<https://tinyurl.com/2018COHA> or (626) 685-6730

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(03/18)

