



## PWA News September, 2015

### Company Happenings:

- Potomac Wealth Advisors, LLC is delighted to announce the addition of Lydia Schindler to the firm's client services team. Lydia brings her talents from a career in public relations and communications, and she is already making an impact by bringing her skills to our social media outreach program.
- We've recently completed due diligence review meetings with a number of our top managers, including members of the investment teams at J. P. Morgan, Oppenheimer, Prudential and Transamerica. Next month, we will be traveling to Chicago for a two-day briefing with the chief investment officers at Calamos Investments.
- We are pleased to announce that on October 19<sup>th</sup>, Potomac Wealth Advisors, LLC President Mark Avallone will be honored as a Finalist in the 2015 Smart CEO Money



Manager Awards. This recognition comes on the heels of being recognized by the Financial Times.

## September Social Security Luncheon: Space Still Available!

- Potomac Wealth Advisors, LLC will be sponsoring a private lunch and small group discussion, Co-hosted by the Principal Financial Group.
- *The Topic will be "Getting the Most from Social Security"*
- This conversation is best suited for those who are not receiving Social Security payments yet, or have been receiving them for less than a year (typically ages 61 to 69.)
- Location: Lakewood Country Club  
13901 Glen Mill Road, Rockville MD  
Tuesday September 15, 2015 12:00-1:15 p.m.  
\*Limited Space still Available  
*Please RSVP to [Gina@PotomacWealth.com](mailto:Gina@PotomacWealth.com) or call 301.279.2221 x 23*

On the subject of Social Security, here are some points to consider:

- A recent Nationwide Retirement Institute survey of Americans 50 years and older found that 83 percent of recent retirees started taking their benefits before their full retirement age. \* This group received about 49% percent less in benefits than if they would have waited.
- Many older Americans may be attracted to taking their benefits early, thinking they will not live long enough to really benefit from the higher payout they can get by waiting. While individual health concerns and family

histories can make each case unique, as a trend, we are living longer, and paying more to do it.

We are always interested in having a conversation with you or someone you know who may have questions on their financial future. Please feel free to use us as a resource.

Thank you for your continuing trust and confidence!

Mark Avallone and the Potomac Wealth Advisors Team

P.S. Please feel free to forward this commentary to family, friends, or colleagues. If you would like us to add them to the list, please reply to this e-mail with their e-mail address and we will ask for their permission to be added.

Potomac Wealth Advisors, LLC  
15245 Shady Grove Road, Suite 410  
Rockville, MD 20850

Phone: 301-279-2221  
Fax: 301-279-2230  
Email: [clientservices@potomacwealth.com](mailto:clientservices@potomacwealth.com)

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#### Source:

\*Source: Nationwide Retirement Institute Survey conducted by Harris Poll, July 2015. See <https://ssc.nwservicecenter.com/media/pdf/NFM-14532AO.pdf>  
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