

# MAXIMIZE YOUR SOCIAL SECURITY INCOME...

## *What You Don't Know Could Cost You!*

You are cordially invited to attend our **Complimentary Educational Workshop, "Strategies For Maximizing Your Social Security Benefits."** Seating is limited and will fill up quickly, so guarantee your reservations today by calling **800-848-4029**.

When to collect Social Security may be the single most important decision you make when it comes to your retirement. In fact, timing could be everything! There are a lot of very common mistakes people make when signing up for benefits. There are several little known strategies that are capable of boosting your benefits and greatly increasing your retirement income. This is your opportunity to learn some **KEY FACTORS** you need to know **BEFORE** applying for Social Security.

Social Security benefits alone will likely be insufficient for you to retire comfortably. Don't assume you can draw full benefits at age 65 - the rules have changed.

## **Plan Well, Retire Well!**

Please join your host, **Phillip Scheiber, FICF of S & R Insurance Services** for this very informative and educational event. Making the best decision about when to apply for Social Security is a very complex decision and making the right decision can make a very substantial difference in your income and standard of living in retirement. Learn how one uninformed decision could potentially impact your retirement income by tens of thousands of dollars!

### **Discussion Highlights Include:**

- Strategies to Maximize Your Social Security Benefits.
- How Benefits Are Calculated And Simple Strategies To Increase Them.
- Coordinating Benefits... Why Married Couples Could Miss Out On Substantial Benefits.
- When Should You Apply For Social Security... What You Don't Know Could Cost You!
- Special Strategies For Married Couples, Divorced Individuals and Minor Children.

### **Shakopee Public Library**

235 Lewis Street South  
Shakopee, MN 55379

**Tuesday,**  
Sept. 17th *or*  
6:00 PM

### **New Prague Branch Public Library**

400 E. Main Street  
New Prague, MN 56071

**Thursday,**  
Sept. 19th  
6:00 PM

**Seating is limited and reservations are required!**

**Call Today to Guarantee Your Reservation:**

# **800-848-4029**

**(If married, spouses are urged to attend!)**