

You are Cordially Invited to Attend a  
Social Security Educational Workshop:

## **Savvy Social Security Planning: What Baby Boomers Need to Know To Maximize Retirement Income.**



**Learn the answers to your questions:**

- Will Social Security be there for me?
- How much can I expect to receive?
- When should I apply for Social Security?
- How can I maximize my benefits?
- Will Social Security be enough to live on in retirement?

**Call 954-689-9484 for Details or Visit Our  
Website at [www.blsfinancial.com](http://www.blsfinancial.com)**

After being told for years that Social Security is “going broke,” baby boomers 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.

This informative seminar covers the basics of Social Security and reveals strategies for maximizing your benefits.

**At this workshop you will learn:**

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

**Seating is limited. Please call to reserve your space.**

**Date:** Thursday, September 15, 2016 9:00 a.m. – 10:30 a.m. light breakfast

OR

Thursday, September 15, 2016 6:00 p.m. – 7:30 p.m. light meal

**Location:** 1000 Corporate Drive, Suite 110, Ft. Lauderdale, FL 33334

**RSVP:** Kari Forth at 954-689-9484 by September 1, 2016.



**Bienenfeld, Lasek & Starr, LLC**  
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