# Join us for a SOCIAL SECURITY WORKSHOP

### Presented by Bruce Bickar, RICP®

Chief Operations Officer | Agency Supervisory Officer

After being told for years that Social Security is "going broke", baby boomers are realizing that it may 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 to help maximize your benefits.

> Seating is limited. Call now to RSVP! (732) 623-5542

#### At this workshop you will learn:

- 5 factors to consider when deciding to apply for benefits.
- When it makes sense to delay benefits.
- Why you should always check your earnings record 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 your other sources of retirement income.





Tri State

#### WEDNESDAY, OCTOBER 25 at 6:00 PM:

61 S. Paramus Road, 5<sup>th</sup> Floor Paramus, NJ 07652

OR

#### THURSDAY, OCTOBER 26 at 6:00 PM:

186 Wood Avenue S., Lower Level Iselin, NJ 08830

## Seating is limited. Call now to register! (732) 623-5542 Refreshments to be served.

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives. Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. Some health insurance and Auto & Home products offered by unaffiliated insurers. OSJ 186 Wood Avenue South, Suite 301, Iselin, NJ 08830, 732-623-5700. CRN201909-218997