



# Maximizing Social Security

Social Security is one of the most valuable and least understood benefits available to retirees today. Advance planning is essential, and the decisions you make now can have a tremendous impact on the total amount of benefits you stand to receive over your lifetime. This **educational workshop** will provide you with much needed information to help you understand the system, coordinate spousal and survivor benefits, maximize your personal benefits, and minimize taxes.

**Whether you're single, married, divorced, or widowed, there may be ways to maximize the lifetime Social Security benefits you receive.**

***It's important to have a good understanding of these issues:***

- How have the new rules changed Social Security planning?
- How will my Social Security be taxed?
- How can married couples coordinate benefits to help enhance spousal and survivor benefits?
- Can I claim a spousal benefit while earning delayed retirement credits?
- How do other retirement income sources affect my Social Security benefits?
- What is the effect of remarriage on survivor benefits for widowed and divorced spouses?

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## Maximizing Social Security

Focused Financial Education Services  
5984 S Prince Street, Suite 202  
Littleton, CO 80120



*Social Security claiming options have changed for millions of Americans... are you one of them?*

Join us for an educational workshop

# Maximizing Social Security



**Know What You Can Do,  
So You Know  
What You Should Do!**

### LOCATION

#### Front Range Community College

3645 West 112th Avenue  
Westminster, CO 80031

### WORKSHOP SCHEDULE

#### Saturday, September 9

9:00 am - 11:45 am

- OR -

#### Tuesday, September 12

6:15 pm - 9:00 pm



*Presented by certified  
National Social Security Advisors*

**To register, visit [www.afes.org](http://www.afes.org)  
or call 720-360-0120**

# Maximizing Social Security

Classes Starting Soon  
REGISTER TODAY!



One of the most important decisions you need to make before you retire is when and how to claim Social Security benefits. About half of retirees apply for Social Security as soon as they become eligible at age 62, but by doing so, they may significantly and permanently impact their income and benefits for the rest of their lives. ***The difference between the best and worst possible decision of when to start Social Security can be well over \$100,000!***

**Learn important rules that affect the amount of retirement benefits you collect, as well as strategies for coordinating Social Security with other sources of retirement income!**

- » How to **maximize** Social Security benefits and how to **minimize** taxes on them
- » What to do if you have other income from **employer pensions or deferred accounts**
- » What is **the future of Social Security** and what it means to you
- » **Strategies** to consider **before deciding to apply for benefits**
- » How your **current employment** will affect benefits
- » When it makes sense to **delay benefits** - and **when it does not**
- » How the **wrong Social Security decision can cost you money**
- » How **two little known strategies** could increase your family income and survivor benefits
- » Can you fix your Social Security election if you made a mistake?
- » How cost-of-living adjustments (COLAs) impact benefits
- » Learn how all of your **assets fit together with Social Security** to fund your quality of life in retirement

## LOCATION

**Front Range Community College**  
Classroom C0402  
3645 West 112th Avenue  
Westminster, CO 80031

## WORKSHOP SCHEDULE

**Saturday, September 9**  
9:00 am - 11:45 am  
Course Code: MDWFR0909

- OR -

**Tuesday, September 12**  
6:15 pm - 9:00 pm  
Course Code: MDWFR0912

## COST OF WORKSHOP MATERIALS

Workshop materials cost is \$19.  
Spouses may attend for no cost. An additional workbook for your spouse may be purchased for \$6.

## TO REGISTER

Visit [www.afes.org](http://www.afes.org)

- OR -

Call **720-360-0120**

- OR -

Complete the Registration Form to the right and mail with your tuition check to:  
Focused Financial Education Services  
5984 S. Prince Street, Suite 202  
Littleton, CO 80120

# Maximizing Social Security

## Registration Form

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

### Course Selection (please check one):

- Saturday, September 9 - Course Code: MDWFR0909  
 Tuesday, September 12 - Course Code: MDWFR0912

### Workshop Materials Cost: \$19

- I am bringing my spouse at no extra cost  
 I am bringing my spouse and need an additional workbook for \$6

### Total payment in this registration is:

- \$19     \$25

### Make checks payable to:

Focused Financial Education Services

### To pay by credit card, please complete the following:

Name on credit card: \_\_\_\_\_

Credit card #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Code from back of credit card: \_\_\_\_\_

Signature: \_\_\_\_\_

**To register, visit [www.afes.org](http://www.afes.org)  
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*This program is not affiliated with the federal government.*