



**Solving the Puzzle**  
of Your Retirement Options

LEARN STRATEGIES  
TO MAXIMIZE YOUR

## RETIREMENT INCOME

Your retirement is about having the financial security to do what you want when you want, how you want if you choose to. Retirement is about managing income. Learn simple steps designed to empower you and bring confidence to your retirement.

Bonus Topic:

**How the Coronavirus and stock market crisis has impacted your retirement.**

## WORKSHOP TOPICS

- How to build a structured retirement income plan.
- How to make “tax-wise” decisions regarding the timing and sources for drawing income.
- How to measure your personal level for investment “risk” tolerance and compare that to the risk levels inherent in your retirement investment portfolio.
- How to maximize Social Security retirement benefits.

**North Shore Adult Financial Education**  
385 Main Street  
Wakefield, MA 01880

**IMPORTANT!  
2022 CHANGES**

**Class sizes and seating are limited to ensure your safety, so register today!**



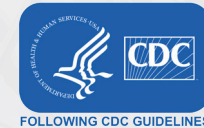
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JOIN US FOR AN  
EDUCATIONAL EVENT

## Retirement Income, Taxes & Social Security

WHAT'S YOUR  
**PLAN?**



### WORKSHOP SCHEDULE

#### CRYSTAL COMMUNITY CLUB

77 Preston Street  
Wakefield, MA 01880

**Thursday, March 31<sup>st</sup>**  
6:15 p.m. - 7:45 p.m.

– or –

**Saturday, April 2<sup>nd</sup>**  
10:00 a.m. - 11:30 a.m.

**For more information or to register,  
call: (833) 973-0631  
or visit: [www.youRSVP.com](http://www.youRSVP.com)  
and enter code: TUHPEK**

# Retirement Income, Taxes & Social Security



CLASSES STARTING SOON  
**REGISTER TODAY!**



# Retirement Income, Taxes & Social Security

## WORKSHOP COMMITMENT

These workshops are strictly educational and do not promote any products or companies. A “Hear It. See It. Write It.” teaching method makes it easy for you to understand, retain and profit from the information covered.

This classroom course addresses difficult retirement decisions such as income planning, Social Security maximization and the pitfalls to avoid. It is a personal finance course for those in the early stages of retirement or those about to retire.

Your success in retirement is impacted by the decisions you make! This course will help you better understand the core questions most retirees face in planning for their retirement.

## WORKSHOP TOPICS

- How will the **SECURE Act** Legislation impact your retirement?
- Will you need 70% (or more) of your **current income**?
- What to do if you have other income from pensions or IRAs.
- When it makes sense to **delay benefits** - and when it does not.
- Strategies to consider before deciding to apply for benefits.

- When your benefits may begin and how the age at which you apply will affect the amount you receive.
- What types of retirement plans **require RMDs**.
- How to **maximize Social Security** benefits and how to **minimize taxes** on them.
- How **inflation** may impact your benefits.
- What distribution options are available (& best) for your unique situation.
- Sequence of returns risk and how it may affect your retirement portfolio.
- Compare **tax-deferred** vs. **tax-advantaged** retirement income strategies.
- Stock Market – Should you **cash in** or **cash out**?



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There is no cost to attend, but  
**advanced registration is required.**

## TO REGISTER

**Call: (833) 973-0631**  
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**and enter code: TUHPEK**

Complete the Registration Form  
to the right and mail to:  
**North Shore Adult Financial Education**

385 Main Street  
Wakefield, MA 01880

## REGISTRATION FORM

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

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

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

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

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

Email: \_\_\_\_\_

### Workshop Selection (please check one):

- Thursday, March 31<sup>st</sup>, 6:15 p.m. - 7:45 p.m.
- Saturday, April 2<sup>nd</sup>, 10:00 a.m. - 11:30 a.m.
- I am bringing a spouse/guest

Spouse/Guest's Name: \_\_\_\_\_

**For more information or to register,**  
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advanced registration is required.*