

# MAXIMIZING YOUR SOCIAL SECURITY BENEFITS

The future is uncertain and it's always good to be prepared for the unexpected. If you have questions or concerns...

This educational workshop will help you:

- ✓ Learn how NEW legislation changed Social Security claiming options
- ✓ Maximize your Social Security payments
- ✓ Understand how Social Security affects your spouse
- ✓ Understand how Social Security taxation affects you
- ✓ Plan appropriately for retirement income
- ✓ Develop a tax-efficient retirement

**Your Instructors:** \_\_\_\_\_

**Monika Zietek**

Retirement Planning Specialist, Financial Educator

**Special Guest Speaker:** \_\_\_\_\_

**Victor Zayas**

Retirement Planning Specialist, Financial Educator

Monika and Victor are registered agents with Stronghold Wealth Partners. Together they have a combined 30 years serving the public in the financial services industry. They are extremely passionate about providing unbiased financial education to the public. They partnered with an education non-profit to provide free financial literacy classes and workshops, nationwide.

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EDUCATIONAL WORKSHOP ON MAXIMIZING SOCIAL SECURITY BENEFITS

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# Join us for a FREE EDUCATIONAL WORKSHOP

## WHAT'S YOUR PLAN?



This educational event will cover the latest strategies to coordinate Social Security Benefits, minimize taxation, and maximize Social Security Income.

## MAXIMIZING SOCIAL SECURITY BENEFITS

### LINDENHURST KNIGHTS OF COLUMBUS

185 N. Broadway  
Lindenhurst NY 11757

**Thursday, October 3<sup>rd</sup>**  
1:30pm or 6:30pm

See inside for workshop and registration details.

## Educational Workshop Highlights

- Recent legislative changes to Social Security benefits
- Strategies to maximize Social Security payments
- How to reduce or potentially eliminate taxes on your Social Security benefits.
- Ways that working can affect your benefits and their taxability.
- Certain types of earnings and pensions and how they could affect your benefits.
- **Married?** Learn how to coordinate benefits with your spouse.
- Tax reform may change your retirement plan. Find out what's new and the biggest mistakes to avoid.

**SSA just recently issued a COLA of 3.2% for 2024!**

**EDUCATIONAL WORKSHOPS FILL QUICKLY, RESERVE TODAY!**

### WHEN AND WHERE

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Lindenhurst NY 11757

**Thursday, October 3<sup>rd</sup>**  
1:30pm or 6:30pm

## Did You Know?

- **90%**  
of all recipients do not maximize their Social Security benefits. (NSSA, Mar. 21, 2023)
- **79%**  
of aged beneficiaries received at least half of their income from Social Security in 2015. (SSA, 2021)
- **55%**  
of adult Social Security beneficiaries in 2022 were women. (SSA, 2023)

### TWO EASY WAYS TO REGISTER



To register by phone, please call:  
**800-849-1983**



To reserve your seat online, please visit:  
**[myrsvp.biz/?id=260712](https://myrsvp.biz/?id=260712)**

or scan:



## SOCIAL SECURITY EDUCATIONAL WORKSHOP OVERVIEW

If you're among the millions of Americans who are currently collecting, or planning to file for Social Security benefits, one of the most confusing but important elements of retirement planning is understanding how Social Security works. 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 lifetime income and benefits. The difference between the best and worst possible decision of when to start Social Security can exceed \$100,000! This important workshop will provide you with the latest information on important new rules and legislation that can affect the amount of retirement benefits you collect, as well as strategies for coordinating Social Security with other sources of retirement income.

## MAXIMIZE YOUR SOCIAL SECURITY BENEFITS & MINIMIZE YOUR TAXES

These workshops are strictly educational and do not promote any products or companies. A straightforward informational workshop to help you make a confident Social Security filing decision.



#### FOR EDUCATIONAL PURPOSES AND NO PRODUCTS WILL BE SOLD AT THIS EVENT.

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