

SOCIAL SECURIT EDUCATIONAL WORKSHOP

Featuring Social Security expert, Mr. Jim Caulder

As you near retirement, one of the biggest financial decisions you'll need to make is when to begin receiving your Social Security retirement benefits. With pensions disappearing, Social Security remains the major source of guaranteed lifetime retirement income for most Americans, so it's important to take the time to explore your options and make an informed, well-reasoned decision.

Keynote speaker Jim Caulder was employed with the Social Security Administration for over 33 years. Widely recognized as a technical expert on Social Security and Medicare entitlement programs, Jim has appeared on both television and radio, and is often referred to as "Mr. Social Security." He is known for his witty and entertaining presentations that explain complex Social Security laws in a way that is easily understood by all.

Please join us to hear Jim Caulder, "Mr. Social Security", present informative and entertaining updates on this important subject.

Topics include:

- \cdot What your full retirement age is and how your benefit is determined
- \cdot How to maximize your benefits and avoid costly mistakes
- How retiring earlier than, or later than, your full retirement age will affect your benefits

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