You are cordially invited to attend an educational workshop...

**Savvy Social Security Planning for Women**

**At this workshop you will learn:**
- How much Social Security you stand to receive over your lifetime
- How the decisions you make in your 60s can determine the amount of income you’ll have in your 80s
- How to take advantage of spousal benefits, survivor benefits, divorced-spouse benefits, and even divorced-spouse survivor benefits
- How to coordinate your own retirement benefit with benefits you might receive as a spouse or divorced spouse
- Why you should consider your husband’s life expectancy when deciding when to claim your own retirement benefit
- What to do if your husband or ex-husband dies
- What to do if your marital status changes
- How to plan for the extra-long life

**Rules and strategies you need to know:**
- How you may receive a spousal benefit while your own benefit builds delayed credits
- How to switch from one benefit to another to have income now and later
- Why you and your husband can’t both receive spousal benefits on each other’s record at the same time
- What you need to do to get divorced-spouse benefits
- What you MUST consider before remarrying

**Seating is limited.**
*Call today to reserve a spot for you and your friends.*

Presented by Teresa A. Sampleton, Sampleton Wealth Management

To RSVP, call (212) 555-1111 x10

See over for dates and times
Savvy Social Security Planning for Women

HOSTED BY:
Teresa A. Sampleton, CFP®, CPA
Sampleton Wealth Management

DATE AND TIME:
April 25, 2016, 11:00 PM

LOCATION:
Main Street Hotel, Grand Ballroom, 65th Floor
123 Main Street
New York, NY 10092

RSVP:
Contact Lisa Sampleton by April 1, 2016
Friends welcome!

Advisory Services offered through Sampleton Wealth Management LLC, a Registered Investment Advisor.