MAXIMIZE YOUR SOCIAL SECURITY INCOME…

You and a guest are cordially invited to attend an educational workshop

"Savvy Social Security Planning: What Baby Boomers Need to Know to Maximize Retirement Income"

At This Workshop You Will Discover:

- 5 factors to consider when deciding when to apply for benefits.
- When it makes sense to delay benefits -- and when it does not.
- How to minimize taxes on Social Security benefits.
- Why you should always check your earnings record for accuracy.
- How to find your Primary Insurance Amount (PIA).
- Special strategies for married couples, divorced individuals and minor children.
- How to coordinate Social Security with your other sources of retirement income.

Michael Lucey, a retirement income specialist in Sonoma County, is the keynote speaker for this very informative educational event. Social Security is far more complicated than most people realize. The decisions you make now can have a tremendous impact on the total amount of benefits you stand to receive over your lifetime.

Thursday, July 17th, 2014 at 6:00 p.m.

Northbay Resource Group/Mitch White Agency
1129 Industrial Avenue Suite 102
Petaluma, CA 94952

Registration begins at 5:45 p.m.
Light refreshments will be provided

For more information, visit our website:
www.SocialSecurityLive.com/Lucey

ONE HOUR CLASS!

Reservations Required!
CALL TODAY to get your (2) FREE event tickets for the upcoming workshop.
Seating is limited to the first 30 reservations made for each date.
Call today to guarantee your seats:

(707)775-6367

If married, spouses are urged to attend.
Not endorsed by or affiliated with any governmental entity.

Strategies to *Maximize* Your Social Security Income

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What You Don't Know COULD COST YOU!

NORTHBAY RESOURCE GROUP/
MITCH WHITE AGENCY

Our report may increase your Social Security income up to $170,000 over your lifetime!

<<Prospect>>,
With 567 options for single/married couples to choose from, your most important decision is deciding when and how to file for Social Security Benefits.
Do you know yours?