

About Your Instructor



Mark Reynolds, CFP®, is president of Reynolds Financial. He has more than 15 years of experience in advising people about personal money management, investing, estate planning, and retirement planning. Mark is a frequent speaker at educational workshops throughout the region, and his expertise is well regarded in the industry. He graduated from the University of Colorado with a bachelor of science degree in Finance, and he holds the designations of Certified Financial Planner, and Chartered Life Underwriter. He is a member of the International Association of Financial Planners and the Oakmont Chamber of Commerce.

Securities offered through <name>, member FINRA/SIPC, <address>, <phone>.



Reserve Your Space

Call 619-555-7788

to reserve a place for you and your guest(s) today!

You can also email this form to mark@reynoldsfinance.com

Or mail this form to Reynolds Financial
1830 Lincoln Avenue, Oakmont, CA 92100

Making the Most of Social Security

will be held at the
Oakmont Community College, Room 4B
440 State Street, Oakmont

This invitation is open to a limited number of attendees. You and up to three of your guests are invited to attend. Reservations are on a first-come, first-served basis. Please check the date you would like to attend:

- Tuesday, October 21, 2017, at 6:30 p.m.
- Wednesday, October 22, 2017, at 6:30 p.m.
- Thursday, October 23, 2017, at 6:30 p.m.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Number of People: One Two Three Four

Guest Names (if applicable):

Reynolds Financial
1830 Lincoln Avenue
Oakmont, CA 92100

[Registered branch or OSJ address, if applicable]

Making the Most of Social Security

Gain the Knowledge and Know-How You Need to
Maximize Your Benefits and Enhance Your Income

You're invited to attend our
educational seminar

Making the Most of Social Security

Retirement Income-Enhancing Strategies

Recent legislation effectively eliminated two claiming strategies used by married couples. If you were 62 or older at the end of 2015, you still qualify for the "restricted application" strategy!

You could lose out on thousands of dollars in benefits by not taking advantage of the filing strategy that works best for you.

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Why You Need to Understand Your Options

One of the most important decisions you'll make before you retire is deciding when to claim Social Security. Whether you're single, married, divorced, or widowed, there may be ways to maximize the lifetime benefits you receive.

Social Security filing strategies are complicated. In fact, it's possible that you could speak with several local Social Security Administration representatives and receive a different answer about benefits and strategies.

This means **you** are responsible for making the best choices when deciding when and how to claim Social Security benefits. You generally have only one opportunity to make the right decision for your family.

Topics Covered

Maximizing Social Security Benefits

History Behind America's Retirement Safety Net

Eligibility for Social Security Retirement Benefits

Understanding COLAs

How Your Claiming Age Affects Benefits

Qualifying for the Spousal Benefit

The Impact of Delaying Benefits

Benefit-Enhancing Strategies

Retroactive Benefits

In the Event of Divorce...

Survivor Benefit

Maximizing Lifetime and Survivor Benefits

Taxability of Social Security Benefits

Medicare Eligibility, Options, and Costs

Making Informed Retirement Plan Distribution Decisions

Employer Plan Distribution Methods and Rules

Rollover/Transfer of Retirement Funds

Penalty-Free IRA Distributions

Required Minimum Distributions and RMD Rules

Creating a "Do-It-Yourself" Pension

Deferred and Immediate Fixed Annuities

Annuity Payout Options

Longevity Insurance

Benefit from Sound Guidance

You'll learn about:

- Eligibility for Social Security worker benefits, spousal benefits, and survivor benefits
- How your claiming age will affect your benefit
- Ways in which married couples can coordinate and potentially enhance their benefits
- How the various claiming strategies work
- How working could affect your benefits
- The taxability of Social Security benefits
- How a divorced spouse can collect spousal benefits and survivor benefits based on a former spouse's work history
- The effect of remarriage on survivor benefits
- How to receive retroactive benefits as a lump sum
- Making more informed retirement plan distribution decisions

Did You Know?

The Bipartisan Budget Act of 2015 effectively ended the use of **two benefit-enhancing claiming strategies** for most married couples: "file and suspend" and "restricted application."

Individuals born after January 1, 1954, are subject to new **deeming rules**. Once they file for Social Security, they will be deemed to be claiming the maximum benefit to which they are entitled, whether it's a worker benefit or a spousal benefit.

Delaying benefits from full retirement age (currently age 66) to age 70 could **increase your benefit by 32%**.

If you're working and receiving Social Security payments prior to reaching full retirement age, **\$1 in benefits may be deducted for each \$2 you earn** above the annual threshold.

If you postpone claiming benefits past full retirement age, you can request a lump-sum payment for up to six months of **retroactive benefits**.

Failing to take annual required minimum distributions from your IRA and employer-sponsored retirement plan could result in a **50% penalty** on the amount you should have withdrawn.

Source: Social Security Administration

Why You Should Attend

1 Acquire Sound Information

Sound information about effective strategies will give you the perspective to make more informed decisions when claiming Social Security benefits and taking distributions from your retirement plans. You'll be more confident and decisive about the options you have.

2 Avoid Costly Mistakes

You'll learn about common claiming mistakes that could reduce the income that you — and possibly your spouse — receive from Social Security over your lifetime. Beyond making important Social Security decisions, you will want to help protect the money you've accumulated in tax-deferred retirement plans from unnecessary withdrawal penalties.

3 Focus on Ways to Enhance Your Benefits

Find out how you can receive retroactive benefits, request a "do over," and suspend benefits and restart them later. If you're married and were born on or before January 1, 1954, you are grandfathered under the old deeming rules and may still be eligible for the "restricted application" filing strategy.

4 Consider Additional Strategies to Enhance Income

Social Security provides a guaranteed income stream that will last throughout your lifetime, as well as longevity protection, spousal protection, and even some inflation protection. But even though Social Security could play a major role in your retirement income, you might consider additional ways to develop a supplementary income stream that could last throughout your lifetime.

What You'll Receive by Attending

Social Security Workbook

This full-color, 20-page resource is packed with information that will help you apply what you learn. The workbook was developed especially for the seminar and contains important points you'll want to remember.

There is absolutely no obligation for attending, and no financial products will be sold during the presentation.

