



# Making the Most of Social Security

**One of the most important decisions you need to make before you retire is when to claim Social Security benefits.** About half of retirees apply for Social Security as soon as they become eligible at age 62.<sup>1</sup> But by doing so, they may significantly and permanently reduce the benefits that they — and possibly their spouses — could receive over a lifetime.

Social Security provides not only a guaranteed income stream but also **longevity protection**, **spousal protection**, and some **inflation protection**. It may be the closest thing you receive to a traditional pension.

## Do you understand the various claiming strategies that could enhance your income?

Whether you're single, married, divorced, or widowed, there may be ways to maximize the lifetime Social Security benefits you receive. Join us for an educational workshop where we'll focus on Social Security, plus a lot more.

- How married couples can coordinate benefits to help enhance spousal and survivor benefits
- Claiming a spousal benefit while earning delayed retirement credits
- How the “file and suspend,” “do over,” and “start, stop, restart” strategies work
- How claiming early worker benefits could lower your spousal benefit at full retirement age
- The effect of remarriage on survivor benefits for widowed and divorced spouses
- Making informed retirement plan distribution decisions
- Using a direct IRA rollover to avoid current taxes and penalties
- Strategies to help create a “do-it-yourself” personal pension

## Making the Most of Social Security *Retirement Income-Enhancing Strategies*

sponsored by  
**EJ Cortez, Financial Advisor**  
**Waddell & Reed, Inc.**

will be held on  
**Thursday, June 27<sup>th</sup>, 2013**  
**from Noon to 1pm**  
**in Albany Room 220.**

Reserve your seat today!

Please RSVP: Barb Lipinski, [blipinski@lclark.edu](mailto:blipinski@lclark.edu) Phone: 503-768-6234

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