



Social Security Planning for Boomers:

What Everyone Needs to Know.

- 5 factors to consider when applying for benefits.
- When it makes sense to delay benefits.
- When should I apply for Social Security?
- How to best coordinate Social Security benefits with other sources of retirement income?
- How to minimize taxes on Social Security benefits.

This informative seminar covers the basics of Social Security and reveals strategies for maximizing your benefits.

Join *US* for this FREE educational workshop!

Tuesday March 16th at 6:30 pm

Located at:

180 Schwenk Drive, Kingston (Entrance A)

Space is limited so reserve your spot today. To register, call

845-338-6322 ext. 3343 or email cjanasiewicz@ulstersavings.com



Banking • Loans • Investments • Tax & Payroll • Insurance

P.O. Box 3337, Kingston, New York 12402
(866) 440-0391 • www.ulstersavings.com

ULSTER SAVINGS BANK TO OFFER SOCIAL SECURITY SEMINAR FOR BABY BOOMERS

The public is invited to attend a **FREE** educational workshop titled **“Social Security Planning for Boomers: What Everyone Needs to Know”** on Tuesday, March 16th at Ulster Savings Bank’s 180 Schwenk Drive, Kingston headquarters. (Attendees are asked to use “Entrance A” when arriving for the seminar.) The seminar will begin at 6:30pm.

After being told for years that Social Security is “going broke”, baby boomers are realizing that it will soon be their turn to collect. The decisions they make now, however, can have a tremendous impact on the total amount of benefits they stand to receive over their lifetime.

This informative seminar covers the basics of Social Security and reveals strategies for maximizing your benefits. To help baby boomers better understand the Social Security system, this 60-90-minute workshop will cover:

- Five (5) factors to consider when applying for benefits.
- When it makes sense to delay benefits.
- When should I apply for Social Security?
- How to best coordinate Social Security benefits with other sources of retirement income?
- How to minimize taxes on Social Security benefits.

Seating is limited and reservations are recommended. Register today by calling US at **338-6322, ext. 3343** or sending an e-mail to cjanasiewicz@ulstersavings.com.