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CETERA INVESTMENT SERVICES NEWS RELEASE

For Immediate Release (March 15, 2018):

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CETERA INVESTMENT SERVICES, LOCATED AT ULSTER SAVINGS BANK, TO OFFER SOCIAL SECURITY WORKSHOPS FOR BABY BOOMERS

(Poughkeepsie, NY) The public is invited to attend a **FREE** educational workshop titled “**Savvy Social Security Planning**” on either **Tuesday, April 3, 2018** or **Thursday, April 5, 2018** at the Bank’s **2680 South Road, Poughkeepsie branch**. **Both workshops 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, may have a tremendous impact on the total amount of benefits they stand to receive over their lifetime.

These informative seminars cover the basics of Social Security and reveal strategies for maximizing your benefits. To help baby boomers better understand the Social Security system, each 60-90-minute workshop will cover:

- Five (5) factors to consider when deciding when to apply for benefits
- Why you should always check your earnings record for accuracy
- How to coordinate benefits with your spouse
- How to minimize taxes on Social Security benefits
- How to coordinate Social Security with your other sources of retirement income

Reservations are required for each workshop and may be done online at www.ulstersavings.com/workshops. *(Please use Workshop Promo Code **UFG1040318** (April 3rd workshop) or **UFG1040518** (April 5th workshop) when you register for these events.)* If you would like to register by phone, or have further questions about either workshop, please contact Tina Tinnie at (845) 338-6322, ext. 3352.

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The seminar that will be presented is not written or intended as tax advice, and it may not be relied on for the purpose of determining your social security benefits or eligibility, or avoiding any federal tax penalties. You are encouraged to seek advice from your own tax counsel.

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Headquartered in Kingston, New York, Ulster Savings Bank is a mutual Savings Bank with assets of \$841 million. Ulster Savings Bank has 14 branches located in Kingston, Gardiner, Lake Katrine, New Paltz, Newburgh, Phoenicia, Poughkeepsie, Red Hook, Saugerties, Stone Ridge, Wappingers Falls and Woodstock. Additional mortgage lending offices are located in Orange, Dutchess and Westchester counties, as well as Riverhead, Long Island.