

February Topic: Social Security - Know Your Options

The wrong choices could cost you more than \$100,000 over the course of your retirement

You're invited to join us for a Boeing Retirement-Ready Webinar on
Tuesday February 9th 6:00-6:40PM

Presented by **Michael Sondheim & Pacific Financial Solutions**

Educate yourself and know your options BEFORE filing for Social Security benefits...

Deciding when and how to claim Social Security benefits — two of the most important decisions you'll need to make — can be confusing. Applying for Social Security as soon as you become eligible at age 62 may seem like an attractive idea, but by doing so, you could significantly and permanently reduce your income and benefits for the rest of your life. As you near retirement, one of the biggest financial decisions you'll need to make is when to begin receiving your Social Security retirement benefits. With pensions disappearing, Social Security remains a major source of guaranteed lifetime retirement income for most Americans, so it's important to take the time to explore your options and make an informed, well-reasoned decision.

- How to properly file for Social Security benefits
- How to maximize the amount you are eligible for
- How to avoid common mistakes people make when claiming their benefits
- How to optimize your assets to minimize or avoid paying taxes on your Social Security benefits
- How much income you can make and still draw Social Security
- How Social Security is taxed
- How to file and restrict benefits
- How to claim a spouses benefit even if divorced

YOUR BLN Host is Robert Reichle

Each month we will focus on a specific retirement topic. Topics include: investments, legacy planning, Social Security, Medicare, long-term care, tax efficient strategies, pension considerations and cash flow planning. If there is a retirement topic that you are interested in that is not listed above, please reach out to us and let us know.

INSTRUCTORS: Michael Sondheim and Carolyn Pile

Michael Sondheim —has more than 30 years of experience in Retirement, Investment and Estate Planning, Wealth Preservation and Family Legacy Planning. ***Mike recognizes the importance of Financial Education and is proud to offer classes to those who want to learn more about creating a safe and secure retirement.*** The experience and knowledge Mike and his team provide has benefited and helped thousands of families throughout the northwest protect their assets, preserve their wealth, and fulfill their retirement dreams and goals.

To Register for the class please click the below URL

<https://attendee.gotowebinar.com/register/7631104788749816333>

Email Pam Renn at: pam@southcovefinancial.com or call 425-589-5942 with questions.

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We Hope You Will Join Us!