

# *A Personal Invitation For You!*

## **SOCIAL SECURITY AND *WHAT IT MEANS FOR YOU...***

**At what age should I start taking my  
Social Security Benefits?**

**We have the answers!**

**HOSTED BY:**

**ROWLEY CHAPMAN  
BARNEY & BUNTROCK, LTD.**  
ESTATE PLANNING ATTORNEYS

*and*

**SKINNER + COMPANY**  
CERTIFIED PUBLIC ACCOUNTANTS

Social Security is probably the most important financial decision a person will make! Taking benefits is an irrevocable decision and the consequences of this decision will be felt for years if not decades to come. The difference could mean thousands of dollars a month in reduced benefits and hundreds of thousands of dollars over a lifetime. Workshop focus will be:

***"Maximizing Social Security Benefits."***

- ✓ When to start drawing Social Security
- ✓ How much you can expect to receive
- ✓ How COLAs affect your benefits
- ✓ The effect of a spouse's death on benefits
- ✓ How do former marriages affect benefits
- ✓ What is allowed to maximize benefits
- ✓ How Social Security can be aligned with other retirement plans

**NO Cost and NO Obligation to Attend!**

***Seating Is Limited, So Please R.S.V.P.***

**Call Megan Brown  
(480) 833-1113**

**There will be refreshments and door prizes.  
We look forward to seeing you there!**



We feel this issue is so important we are urging and imploring all of our clients who are in the 60 - 66 year old age category to attend prior to taking benefits. Just as importantly if you have family, friends, neighbors, coworkers, people from church or civic organizations who are in similar age groups we would welcome their attendance.

### **Make Your Plans Now:**

**February 21, 2012  
4:00 pm to 5:00 pm**

***Location:***

**Rowley Chapman  
Barney & Buntrock, Ltd.  
Office Building  
8<sup>th</sup> Floor**

**63 E. Main Street  
Mesa, Arizona 85201**

**Please RSVP by: February 16, 2012**

**Your Presenter Will Be  
David Zander, CFP  
Financial Advisor**

**UBS Financial Financial Services, Inc.**