**TO USE THIS TEMPLATE:**

**COPY EVERYTHING AND PASTE INTO A NEW MAIL MESSAGE IN OUTLOOK.**

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**When Should You Begin Receiving Your Social Security Retirement Benefits?**

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| 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 the 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. **In this seminar on Estate Planning Basics, you'll learn:** * What your full retirement age is and how your benefit is determined
* How retiring earlier than, or later than, your full retirement age will affect your Social Security benefit
* Why it's important to plan together with your spouse, and strategies you can use to boost retirement and survivor's benefits
* How working after you begin receiving Social Security could affect how much you receive

You'll also receive a free workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.R.S.V.P.**To reserve your spot, please contact me at:**When & Where**Monday, January 1, 0001****12:00 AM to 12:00 AM****IMPORTANT DISCLOSURES**The information presented here is not specific to any individual's personal circumstances.To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.Securities and investment advice offered through Investment Planners, Inc. (Member FINRA/SIPC) and IPI Wealth Management, Inc., 226 W. Eldorado Street, Decatur, IL 62522. 217-425-6340 This communication is strictly intended for individuals residing in the state(s) of IL. No offers may be made or accepted from any resident outside the specific states referenced.  |

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