



### Sandy Library

Sandy Library is not a sponsor or affiliated with this seminar in any way. If you have any questions, please call 844-567-7760.

10100 Petunia Way, Sandy, UT 84092

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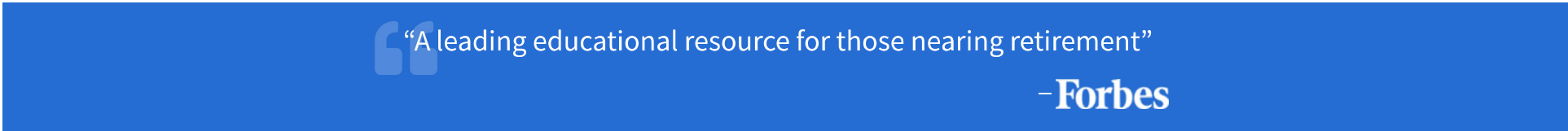
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Sign up today!  
No Charge to Attend!

<p>January</p> <p>Thursday</p> <p><b>18</b></p> <p>Register</p> <p>1:30 PM - 3:00 PM US/Mountain</p> <p>Daytime</p>	OR	<p>January</p> <p>Thursday</p> <p><b>25</b></p> <p>Register</p> <p>1:30 PM - 3:00 PM US/Mountain</p> <p>Daytime</p>
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### Join us for an educational seminar where we'll focus on:

- Changes to Social Security filing strategies
- How married couples can help enhance their combined monthly and lifetime benefits
- How to claim retroactive benefits as a lump sum
- The effect of remarriage on survivor benefits for widowed and divorced spouses
- Five factors that could reduce the actual payments you receive
- Social Security is giving a raise in 2024. But what if this pushes you into a higher tax bracket?
- Why the 2024 wage base limit raise could cost you in additional taxes



### One of the most important decisions you need to make before you retire is when to claim Social Security benefits.

Many retirees apply for Social Security before reaching full retirement age. But by doing so, they may significantly and permanently reduce the benefits that they — and possibly their spouses — could receive over a lifetime.

Social Security provides not only a guaranteed income stream but also **longevity protection**, **spousal protection**, and some **inflation protection**. It may be the closest thing you receive to a traditional pension.

Whether you're single, married, divorced, or widowed, there may be ways to maximize the lifetime Social Security benefits you receive. The concepts discussed in this course are most suitable for those with investable assets of \$100K or more.

Join us at the Sandy Library covering Social Security Workshop on **January 18 from 1:30 PM - 3:00 PM or January 25 from 1:30 PM - 3:00 PM.**

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## Frequently Asked Questions

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[Who is this for?](#) 

[Is there a "sales" pitch?](#) 

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