

**Subject:** Social Security Workshop – Maximizing Your Retirement Income Line: **Register Now!!**

**Date:** Monday, March 21, 2016  
12:00 noon --1:00 pm

**Location:** Administration Building AD 131

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Christopher J. Carrozza, CPA, ChFC<sup>®</sup> and Shaban Hani are VALIC Financial Planning Advisors to New Jersey Alternate Benefit Program will be presenting a 45 minute workshop titled ***“Social Security – What You Need to Know to Maximize Your Retirement Income.”*** This workshop is available to all employees and their spouses whether or not they have an existing VALIC relationship. ***Chris and Shaban will also be available prior and subsequent to the workshop for individual consultations;*** see below for information on registering and scheduling an appointment time.

The following subjects will be covered during the workshop:

- When to begin your Social Security benefits to maximize your lifetime retirement income. Should you take early payments, begin payments at full retirement age, or delay taking benefits?
- How to capitalize on benefits you may be entitled to base on your spouse’s earnings.
- Understand the potential impact continuing to work has on your ability to collect Social Security benefits while still working
- Benefits for divorced spouses
- How to enhance survivor income
- Planning for the tax consequences of Social Security benefits
- Building an income bridge to enable you to delay receipt of Social Security benefits

**How to register:**

Simply go to [my.valic.com/seminarregistration/](http://my.valic.com/seminarregistration/) (copy and paste) and enter registration code **MCCWES11AA**.

Alternatively you can contact Shaban Hani at 732.343.0497 or [shaban.hani@valic.com](mailto:shaban.hani@valic.com).