

No Surprises. Smart Choices. Safeguard Your Social Security.



Wednesday, October 29
DoubleTree Hilton
North Shore
9599 Skokie Blvd. –
Versailles Room
Skokie

5:30 p.m.
Networking Reception
Cocktails & Appetizers
Presentation to Follow

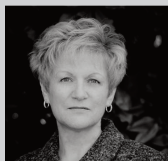
RSVP to Bryan at
847.282.6449 or
bdoyle@frrCPAs.com
by October 21, 2014

Avoiding the Pitfalls of Retirement Income

With all its twists & turns, our complex Social Security system can be daunting to navigate. Join us to understand smart choices you can make:

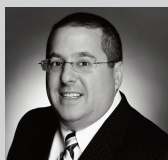
- *When to begin taking benefits*
- *Obstacles to avoid*
- *Tax implications of Social Security*
- *How to prepare for the retirement lifestyle you want*

Guest Speakers:



Elaine Simmons
Retirement Income Planning
Fidelity Investments

Elaine is a vibrant nationally sought after keynote speaker on Social Security. Known for her witty, energetic and entertaining presentations that explain complex Social Security laws in an easy to understand manner.



Gary Rose, CPA
Director of Tax Services
Frost, Ruttenberg & Rothblatt, P.C.

Gary specializes in all aspects of taxation including business & individual income tax and estate & gift tax. He is also a frequent lecturer on new tax laws and estate tax planning.



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