

## Seminar: Securing Social Security

Deciding on a strategy for claiming Social Security benefits might not be as complex if you worked long enough to earn the required number of quarters and were never married. However, when you add two-income couples and/or divorce into the mix — both historically high among baby boomers — the decisions become very complicated. Making the wrong choices can result in less income for the rest of your life.

**Join our presentation to learn more about surprisingly complex situations including:**

- When to consider claiming Social Security benefits
- How being married, divorced or widowed can impact your benefits
- How to potentially give your Social Security check a boost
- How benefits for one spouse can be affected depending on many factors, including when and how the other spouse files

This presentation will help to educate you on the many decisions involved in claiming Social Security benefits, as well as their consequences, and suggest strategies that can offer an opportunity to maximize the benefits received.

### Hosted By



**Jim De Kruijff**

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### Guest Speaker



**Gail Buckner**

Gail Buckner is a Senior Vice President and the National Financial Planning Spokesperson for Franklin Templeton Investments.

Ms. Buckner's background includes 25 years in television journalism and two decades speaking on financial and securities industry topics.



**Tuesday, January 28th**

**11:30 – 1:00 PM**

First National Bank | 405 5th St, Ames

**5:30 – 7:00 PM**

First National Bank | 5625 Mills Civic Pkwy, West Des Moines

## Contact your Private Banker to RSVP

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