

## **Optimizing Social Security Benefits Workshop**

Understanding Social Security benefits is one of the most important phases of retirement planning. Social Security is the financial foundation for many retirees, but it's also surprisingly complex. Wisely managing Social Security income benefits starts with understanding the facts. There are 567 ways to claim. Everyone is faced with the same decision – which way is right for me? By making the wrong choice, an individual can miss out on as much as \$250,000. Many people make mistakes when claiming Social Security that can reduce their benefits by as much as 82%. Social Security Administration Policy prohibits employees from giving advice to anyone filing a claim. Everyone nearing retirement needs to learn how to maximize their benefits.

Mark Gowin, President of Gowin Wealth Financial, believes everyone should have the opportunity to understand the risks, rewards, and implications of retirement planning, and that their plans should change as their lifestyles and needs change. Mark knows that many people regard retirement planning as complex and miss out on potentially rewarding financial opportunities. His goal is to take the guess work out of investing to help you plan for a safe and secure retirement. Mark is a Social Security Specialist and is extremely passionate about helping individuals make informed decisions regarding Social Security benefits.

His qualifications enable him to offer solid planning advice while putting to work his diverse knowledge and expertise in the industry. Mark has been in the financial services industry for over two decades and is passionate about helping people reach their retirement goals, one step at a time. This is a one hour class and will be offered on April 24 at St. Aidan's Episcopal at 7:30 p.m.