

# Liberty Speaker Series Presents: Social Security Benefits for Spouses, Widow, and Divorced Clients

In this webinar, former Director of the Social Security Administration Kurt Czarnowski will educate financial advisors on important practical considerations regarding Social Security benefits for married couples, divorced clients, and widows including:

- 60 or 62? The age at which widows can claim benefits.
- Computation of benefits for spouses, widows and more.
- How and when divorced clients may claim from ex-spouse.
- Social Security for Government employees.
- File-and-suspend and “claim some now and more later” strategies.
- How a HECM may effectuate a Social Security deferral strategy.

When: **April 30, 2013 at 2:00 EST or 11:00 a.m. PST**

**Participation is free, but space is limited and advance reservations are required. To secure your place, register now at: [www.libertyhomeequity.com/fp/webinar](http://www.libertyhomeequity.com/fp/webinar) (placeholder)**

Kurt Czarnowski has 34 years experience in the Social Security Administration arena. He is rated “excellent” by 91% of previous webinar attendees.

Placeholder [picture of  
Kurt]

Liberty Home Equity Solutions presents an exciting **speaker series for financial professionals with a focus on issues important to senior clients**. Our lineup of speakers features nationally recognized experts in topics such as Retirement Distribution, Medicare, Roth IRA Conversions, Taxes, College Planning, and Social Security.

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