

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

*Featuring special guest speaker **Kurt Czarnowski** – Former Communications Director for Social Security Administration *

Do your current client cases need inside tips on any of the following Social Security issues?

- At what age can widows claim benefits?
- How do I calculate spousal, widow and other benefit amounts?
- How does Social Security work for government employees?
- Under what circumstances can my client claim ex-spousal benefits?
- What “file-and-suspend” strategies can I offer to my client to maximize their benefit potential?
- How would an HECM work in coordination with Social Security benefits?

If so, you should join us on **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
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Kurt Czarnowski, a 34 year-old former Director of the Social Security Administration, uses his veteran, inside knowledge to educate financial advisors on important practical considerations regarding Social Security benefits for married couples, divorced clients, and widows. In this presentation, Kurt will explain Social Security benefit calculations and strategies for these target client cases. Kurt will outline options for high-income earners and present deferral strategies such as “claim some now, claim more later.” Kurt is a talented presenter, rated “excellent” by 91% of previous webinar attendees.

Placeholder [picture of Kurt]

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

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**For additional information, please call 866-751-6112 or email fp@libertyhomeequity.com.
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