



Social Security benefits are an important part of your retirement income plan. One Social Security misstep could leave you missing out on hundreds of thousands of dollars over a lifetime. Fortunately, you don't have to go it alone. Join me for a free seminar on ways to maximize your Social Security benefits and optimize your retirement strategy.

RAYMOND JAMES & ASSOCIATES INC.

Gary E. McGovern, Senior Vice President, Investments
Raymond James & Associates Inc., member New York Stock Exchange/SIPC

Featured Guest Speaker:

Social Security expert Kurt Czarnowski
Principal, Czarnowski Consulting

Date: Tuesday, October 3, 2017

Time: 5:00 p.m. – Registration // 5:30 p.m. – Seminar Begins

Location: Scarlet Oak Tavern
1217 Main Street
Hingham, MA 02043

Sponsored by First Trust Portfolios, represented by Jeff Ambrose, Vice President

Although the seminar is free, reservations are required. Guests are welcome.
Refreshments and hors d'oeuvres will be served.

RSVP to Mike Farley by September 26 at (781) 740-7600 or
mike.farley@raymondjames.com

Kurt Czarnowski is currently the principal in "Czarnowski Consulting," a retirement planning firm which provides "Expert Answers to Your Social Security Questions." Czarnowski is the former Regional Communications Director for the Social Security Administration (SSA) in New England, a position he held from December 1991 until his retirement at the end of 2010. He began his career with SSA in 1976, and during his 34 years with the agency he worked in several different management and staff positions in the Boston area.

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