

Social Security Workshop

Presented by Author & Retirement Educator
Dick Van Dyke, President of Dick Van Dyke Financial, Ltd

You are invited to our educational workshop designed for individuals and couples 55 or older.
\$10 Entrance Fee per individual or couple **donated to Special Olympics.** (Fee is optional.)

Location: Illinois Education Association
(Professional Development Center)

3440 Liberty Drive, Springfield, Illinois
Parkway Pointe, behind Wal-Mart & Target on the West Side

Tuesday, January 31st
10:00 a.m., 2:00 p.m. & 6:00 p.m.
Sessions are 1 hour & 15 minutes each.



Neither the Social Security Administration nor the Illinois Education Association are sponsoring nor endorsing this educational workshop and are not an affiliated entity with Dick Van Dyke Financial, Ltd. - a Financial Services Provider.

Educational workshop. No products offered.

Learn...

- **When is the best time to start your Social Security for maximum benefit?**
- How married couples can identify the best income potential from hundreds of scenarios.
- Why you might want to file a restricted application.
- When it may be an advantage to file and suspend.
- How to calculate the dollar amount you gain by making an optimal choice.



Chicago Tribune



DailyFinance



The Street

allBusiness

Would you like to get answers to questions like...

- **Are Social Security benefits guaranteed to keep up with inflation?**
- How do delayed retirement credits affect your retirement benefit?
- How much are you able to earn while receiving retirement benefits?
- How much is a spousal Social Security benefit reduced when the other spouse elects benefits early?
- How does divorce affect retirement benefits?
- Does a spouse still qualify for survivor benefits if the other spouse passes prior to electing benefits?
- Can you change your mind if you elected benefits early from bad advice?

Why attend this educational event?

Don't allow a lack of knowledge to keep you from getting the maximum benefit you are entitled to from your Social Security. We will empower you to get the best possible outcome from your Social Security contributions, possibly even if you have already elected a benefit based upon poor advice. This timely workshop will help you to better understand the hundreds of pages of government legal-speak to insure that you **understand the best strategies that can enhance your retirement lifestyle by increasing your income dramatically.**

Here's an Example: A 62-year-old couple with one above average earner (PIA \$1,800) and a lesser earning spouse (PIA \$1,000), who both live to average life expectancy. They could lose over \$60,000 in family benefits by making the worst possible decision for when to take Social Security.

- If they both elect at age 62, they could be losing over \$50,000.
- If they both elect at age 66, this couple could still be leaving \$30,000 on the table.
- Simply delaying benefits isn't the answer either. If they both delay to 70, they could be losing over \$40,000.
- **A \$150,000 plus increase is possible with an optimized married couple's Social Security strategy.**



Presenter Dick Van Dyke, as seen on national media.

Limited Seating RSVP www.DickVanDykeFinancial.com or call (800) 762-0715 24/7

YOUR PRESENTER

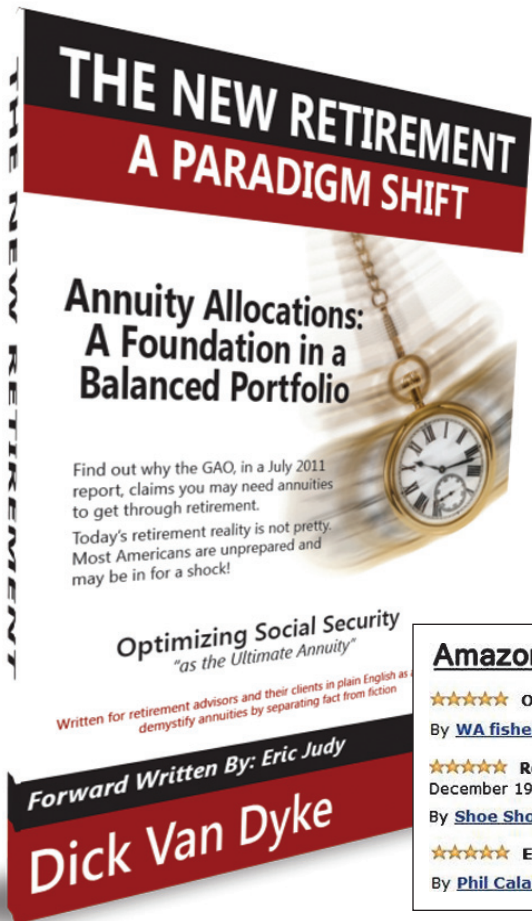


Dick Van Dyke -- author, nationally recognized retirement educator and financial services provider has written a book to share his knowledge and experience with those near or in retirement. Dick also shares this information in his educational workshops by explaining how to achieve optimized retirement success in today's new economy. This includes advanced strategy workshops on making the most of Social Security as the ultimate income annuity in retirement.

Cited in numerous national publications and seen as a commentator on major network news outlets, Dick is recognized nationally for his successful financial practice. He utilizes his business and financial experience, assisting retirees with their concerns by helping them position assets for safety, growth and income, while avoiding estate and income taxation issues.

You can expect Dick to be an interesting down to earth common sense speaker that will not waste your time. He has helped thousands of retirees learn how to implement cutting edge strategies that protect and grow assets with enhanced tax advantaged income streams.

Cited in numerous national publications and seen as a commentator on major network news outlets, Dick is recognized nationally for his successful financial practice.



Amazon.com Book Reviews

★★★★★ Outstanding!, January 6, 2012

By [WA fisherman "WA Fisherman"](#) (WA)

★★★★★ Retirement & Annuity Book by Dick Van Dyke, December 19, 2011

By [Shoe Shopper](#)

★★★★★ EXCELLENT!, December 9, 2011

By [Phil Calandra, RFC](#) (Atlanta, GA)



The Street



Limited Seating RSVP www.DickVanDykeFinancial.com or call (800) 762-0715 24/7

Disclosure: This workshop is being presented by Dick Van Dyke, President of Dick Van Dyke Financial, Ltd. The information given is not associated with or sponsored by The Social Security Administration or The Illinois Education Association. Dick Van Dyke offers financial services including income and wealth transfer insurance strategies. You may be offered financial products to help achieve your goals if you choose to use Dick Van Dyke's Social Security analysis services. Dick Van Dyke thinks and operates independently, placing the benefit of his clients first and above that of the banks, bureaucracies and financial institutions. All strategies, and topics discussed should not be taken as legal, tax or investment advice but rather as public information that is general in nature and freely available in the public domain. Before implementing any strategy suggested, it is advised that you obtain individual and specific legal, tax, governmental agency, or investment advice where or when it is applicable.