

Stockton Center on Successful Aging Presents: Social Security - Maximizing Retirement Income

Free 'Food For Thought' Workshop for Older Adults in Mays Landing June 1

For Immediate Release

Friday, May 06, 2016

Contact: Maryjane Briant

News and Media Relations Director Galloway Township, NJ 08205 Maryjane.Briant@stockton.edu

(609) 652-4593

Galloway, N.J. – The Stockton Center on Successful Aging is sponsoring a free workshop, "Social Security – What You Need to Know to Maximize Your Retirement Income," for older adults at Woodview Estates Assisted Living, 5030 Unami Blvd., Mays Landing, N.J. on **Wednesday, June 1**, from 1 - 3 p.m. Lunch will be served, compliments of Woodview Assisted Living.

The presenter, Christopher J. Carrozza, an investment adviser at Valic Financial Advisors, Inc. in Berkeley Heights, N.J. and a certified public accountant, will discuss:

- When to begin your Social Security benefits to maximize your lifetime retirement income.
 Should you take early payments, begin payments at full retirement age, or delay taking benefits?
- How to capitalize on benefits you may be entitled to, based on your spouse's earnings. Should you take only your benefits, spousal benefits, or a combination of the two?
- Understanding the potential impact that continuing to work has on your ability to collect Social Security benefits.
- Other topics include benefits for divorced spouses, enhancing survivor income, planning
 for the tax consequences of Social Security benefits, the benefits of filing and
 suspending benefits and building an income bridge to enable you to delay receipt of
 Social Security benefits.

Carrozza has been a financial adviser for over nine years, helping individuals and their families reach their major financial goals. Prior to entering that field, he was director of employee benefits for a Fortune 200 company for six years. This was preceded by experience managing group defined-benefit and defined-contribution plans, as well as group health and welfare plans. He began his professional career as part of the financial audit staff of the Philadelphia office of what is now Ernst & Young.

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-continued from page 1-

Carrozza has a B.S. in Accounting from Villanova University, and is also a chartered financial consultant (ChFC) and a chartered adviser for senior living (CASL).

This workshop is free and open to the public. To register call 609-625-4878 or email residentservices@woodviewestates.com.

Visit the SCOSA website at <u>www.stockton.edu/scosa</u> for more information, updates and cancellation procedures.

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