

Stockton Center on Successful Aging Offers Free Workshop on Social Security

Participants Will Learn How to Maximize Retirement Income

For Immediate Release

Thursday, November 10, 2016

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Galloway, N.J. - The Stockton Center on Successful Aging (SCOSA) is sponsoring a free workshop for older adults on social security and maximizing retirement income.

The workshop, "Social Security—What You Need to Know to Maximize Your Retirement Income" will be held at Brandywine Senior Living at Brandall Estates, located at 432 Central Ave. in Linwood, N.J. on **Tuesday, Dec. 6, 2016** from noon to 1:30 p.m. Lunch will be served, compliments of Brandywine Senior Living.

The presenter, Christopher J. Carrozza, is a Certified Public Accountant (CPA), Chartered Financial Consultant (ChFC) and Chartered Advisor for Senior Living (CASL). Below are some of the topics he 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?
- Understand the potential impact 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.

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Carrozza has been a financial advisor for over eight years, helping individuals and their families reach their major financial goals. Prior to entering the financial advisory 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 Ernst & Whinney (now Ernst & Young).

This workshop is free and open to the public. [Register online](#) or call **609-626-3591**.

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

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