Helping You Maximize Social Security Benefits for Your Retirement Income Plan.

Gain a better understanding of:

- Eligibility and options for you, spouses, and other beneficiaries
- Factors to consider when deciding to take your benefits
- How your decisions can impact your spouse and other beneficiaries
- Opportunities to help fill your retirement income gap

Did you know?

If you delay your Social Security benefits, you could **increase your payout by 8% each year.***

FIDELITY INSTITUTIONAL ASSET MANAGEMENTSM

Not FDIC Insured • May Lose Value • No Bank Guarantee

Not NCUA or NCUSIF insured. May lose value. No credit union guarantee. For investors.

*Source: Social Security Administration, SSA.gov. Increase is applicable each year you delay up until age 70. Unless otherwise disclosed to you, in providing this information, Fidelity is not undertaking to provide impartial investment advice, act as an impartial adviser, or to give advice in a fiduciary capacity.

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Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact your investment professional or visit institutional.fidelity.com for a prospectus, or a summary prospectus if available, containing this information. Read it carefully.

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JOIN US FOR A SEMINAR

DATE:	Wed July 17th @ 9:30am OR
TIME:	Thurs July 18th @ 12:30pm
LOCATION:	183 Rockingham Rd 3rd Floor Windham, NH 03087
HOST(S):	OSGroup Joel Olbricht David Kiley
GUEST SPEAKER:	Jon P. Harrison, CFP®
RSVP:	cathy@osgroupcpas.com or call (603) 329-6408. *Please note session choice.

ADDITIONAL INFORMATION:

There will be a light breakfast served at the 9:30am session on 7/17, and a light lunch during at the 12:30pm session on 7/18.



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