

# Join Us For Social Security Planning & Fine Dining

**YOU ARE CORDIALLY INVITED TO ATTEND OUR ADVANCED SOCIAL SECURITY STRATEGY AND PLANNING WORKSHOP.**  
We will clearly present valuable information that may help increase your income, reduce your risk, lower taxes, and keep you on the path towards the comfortable and secure retirement that you are pursuing.

## Speaker Worth Listening To



**RICHARD BOEHM, CFP®**, Early in his career, Richard’s parents provided him with the wisdom that financial advising is an enormous responsibility. His parents asserted to always put the interests of your clients first and you will realize more success than you can possibly imagine. As a founder and CEO of Unified Wealth Management, Richard lives by this notion in all that he does, continuing to find success knowing he’s helping his clients to pursue their dreams.

Richard understands the financial world we live in is complex, emotionally driven, confusing, volatile and uncertain. He believes sustaining wealth takes effort and discipline that is perhaps equal to what it took to create the wealth initially. That’s why Richard feels there’s more to managing wealth than managing investments.

Richard is a practicing CERTIFIED FINANCIAL PLANNER™ (CFP®) professional and brings over 20 years of experience in financial planning and wealth management. Richard holds FINRA Series 7, 24, 63, securities registrations through LPL Financial, and is an investment advisor representative with Unified Wealth Management. He also holds life and health insurance licenses. Richard graduated from SUNY Oswego with a Bachelor of Science degree in Accounting, completed his pre CFP® financial planning course work through Boston University center for professional education and is a founding member of the Academy of Preferred Financial Advisors.

Away from the office, Richard has many interests including playing tennis, cycling, tending to his garden and fishing on Nantucket. Richard is a food and wine enthusiast who loves cooking for family and friends.

## PRESENTATION: SAVVY SOCIAL SECURITY PLANNING

**Learn strategies that can potentially help YOU!**

- 5 factors to consider when deciding when to apply for benefits
- Why you should always check your earnings record for accuracy
- How to coordinate benefits with your spouse
- How to minimize taxes on Social Security benefits
- How to coordinate Social Security with your other sources of retirement income

Social Security is far more complicated than most people realize. The decisions you make now can have a tremendous impact on the total amount of benefits you stand to receive over your lifetime. This informative seminar covers the basics of Social Security and reveals innovative strategies for maximizing your benefits.

Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Unified Wealth Management, a registered investment advisor and a separate entity from LPL Financial.

**SEATING IS LIMITED, YOU MUST RSVP!**  
**PLEASE CALL 866-837-8299 OR EMAIL [RECEPTIONIST@UNIFIEDFS.COM](mailto:RECEPTIONIST@UNIFIEDFS.COM) BY WEDNESDAY, OCT. 21<sup>ST</sup> TO RESERVE YOUR SEAT!**  
**THIS IS AN EDUCATIONAL WORKSHOP, NO PRODUCTS WILL BE SOLD.**  
**NO AGENTS, BROKERS OR ADVISORS PERMITTED. PLEASE NO ATTENDEES UNDER THE AGE OF 40.**



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[www.uwealthmanagement.com](http://www.uwealthmanagement.com)

## ATTEND A *FREE* WORKSHOP BELOW!

— DINNER —

**WEDNESDAY, OCT. 28<sup>TH</sup>, 2015**

6:00 PM — 8:00 PM

———— OR ————

— DINNER —

**THURSDAY, OCT. 29<sup>TH</sup>, 2015**

6:00 PM — 8:00 PM

**THE CORNELL CLUB**  
NEW YORK

6 E 44<sup>TH</sup> STREET | NEW YORK, NY 10017

PLEASE RSVP – CALL **866-837-8299** OR EMAIL [RECEPTIONIST@UNIFIEDFS.COM](mailto:RECEPTIONIST@UNIFIEDFS.COM) BY **WEDNESDAY, OCT. 21<sup>ST</sup>, 2015**



PLEASE JOIN US AND LEARN.

INVESTMENT, ESTATE & TAX PLANNING

ALL UNDER ONE ROOF!

SOCIAL SECURITY STRATEGIES  
& FAMILY INCOME PLANNING:  
WHAT YOU NEED TO KNOW TO MAXIMIZE  
SOCIAL SECURITY INCOME

You are Cordially Invited



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MENU

APPETIZERS

MESCLUN GREENS, CUCUMBERS, AND TOMATOES,  
CLUB VINAIGRETTE AND GOAT CHEESE CRISP

ENTREES

BRANZINO  
BROKEN TRUFFLE MUSHROOM VINAIGRETTE OVER BASMATI RICE PILAF  
ROAST PORK LOIN  
BRAISED RED CABBAGE AND ROASTED ROOT VEGETABLES

DESSERTS

APPLE COBBLER, VANILLA BEAN ICE CREAM