



"go confidently in the direction of your dreams! Live the life you've imagined."

Henry David Thoreau

Find out ways to help maximize your Social Security

Retirement Benefts and live the life you want.

Create your retirement income ensemble... include Social Security benefits in your strategy.

Live the life you've imagined in retirement.

## Come to our workshop and find out:

- What Social Security has to offer you
- How and when you're eligible to receive benefits
- Things to consider in deciding when to take income
- Strategies for collecting to help maximize your benefits

Annie Chen and MetLife Solutions Group cordially invites you and a guest to attend an educational workshop:

- Savvy Social Security Planning -

What Baby Boomers Need to Know To Maximize Retirement Income

Presented by Bruce Bickar, Agency Director

Now TWO dates for your convenience!

November 6th and 13th | 6:30 pm 61 South Paramus Rd. ~ 5th Fl. Paramus, NJ 07652

To reserve a seat please respond by November 1st with which date you would like to attend Annie Chen: 917-669-9855 or achen4@metlife.com.

Bring a friend! Seating is limited, so call today! Food and Beverages to be served.

Like most annuity contracts, MetLife annuities have limitations, exclusions, termination provisions and terms for keeping them in force. Please contact your financial professional for complete details.

MetLife fixed annuities, like all annuities, are insurance products and are not insured by the FDIC, the NCUSIF or any other government agency, nor are they guaranteed by, or the obligation of, the financial institution that sells them. All MetLife fixed annuity product guarantees are made solely by the issuing insurance company and are subject to the issuing insurance company's claims-paying ability and financial strength.

Withdrawals of taxable amounts are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% Federal income tax penalty. Some broker/dealers and financial professionals may refer to the 10% Federal income tax penalty as an "additional tax" or "additional income tax," or use the terms interchangeably when discussing withdrawals taken prior to age 59½. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Unearned Income Medicare Contribution Tax if your modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the death benefit and account value. Withdrawals may be subject to withdrawal charges.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

Fixed annuities are issued by Metropolitan Life Insurance Company, MetLife Investors USA Insurance Company and in New York, by First MetLife Investors Insurance Company.

## www.metlife.com

Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
 Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

