

Making the Most of Social Security

One of the most important decisions you'll need to make before you retire is when to claim Social Security benefits. More than half of retirees apply for Social Security before reaching full retirement age. But by doing so, they may significantly and permanently reduce the benefits that they — and possibly their spouses — could receive over a lifetime. Elements Wealth Management Advisors will show you ways to maximize the lifetime Social Security benefits you receive.

Join Us

Wednesday, November 14
12:00 PM - 12:45 PM | Eastern
IU Health Saxony
2nd Floor Boardroom

Register

elements.org/iuhealth



Indiana University Health

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Elements Financial Federal Credit Union and Elements Wealth Management **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Elements Wealth Management and may also be employees of Elements Financial Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Elements Financial Federal Credit Union or Elements Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
--	-----------------------------	--	----------------

Elements Financial Federal Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services.

Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> or scan the QR code for more detailed information.

