

# FREE LUNCH & LEARN WORKSHOP

By Elements Financial | Your Credit Union Partner

## 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.

**Lunch will be provided!**

### Join Us

Thursday, March 14  
12:00 PM - 1:00 PM | Eastern  
Commitment Room

### Register

[elements.org/wilhelm](https://elements.org/wilhelm)

