



MARCH LUNCHEON PROGRAM

“SOCIAL SECURITY AND RETIREMENT PLANNING: A HIT OR MYTH PROPOSITION”

TUESDAY, MARCH 19, 2019

THE UNION LEAGUE
140 SOUTH BROAD STREET
PHILADELPHIA, PA 19102

11:45 – 12:00 P.M. REGISTRATION
12:00 – 12:30 P.M. LUNCHEON
12:30 – 1:45 P.M. PROGRAM

Social Security's retirement program has been a basic part of American life for over 83 years. But, despite the age, the size, and the economic impact of the Social Security system, the myths and misunderstandings about what the program is, as well as what it isn't, are sizeable.

Now, as Baby Boomers reach retirement age, they are beginning to realize that Social Security is going to play a bigger part in their retirement than they had previously thought. But they are also starting to realize that they don't know as much about the system as they should.

Kurt Czarnowski, the Social Security Administration's former Regional Communications Director for New England, will provide a wealth of information about the system. He will cover topics such as when someone can start to collect, how a retirement benefit is calculated, and the impact of working in retirement. He will also provide the latest information on the changes to the claiming strategies that couples have been able to employ in order to maximize their Social Security benefits.

**One Education Credit for CLE (PA Only), Insurance (PA Only), CFP,
CPA (PA Only), PACE and CTFA will be offered.**

Speaker:

Kurt Czarnowski is currently the principal in “Czarnowski Consulting,” a retirement planning firm which provides “Expert Answers to Your Social Security Questions.” (www.CzarnowskiConsulting.com)

Czarnowski is the former Regional Communications Director for the Social Security Administration (SSA) in New England, a position he held from December of 1991 until his retirement at the end of 2010. He began his career with SSA in 1976, and during his 34 years with the agency, he worked in several different management and staff positions in the Boston area.

As Regional Communications Director, Czarnowski was responsible for coordinating the Social Security Administration's public affairs/public information activities in the six New England states. In this role, he was a frequent speaker at local and regional events for members of the public.

This meeting is being sponsored by

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MARCH 19, 2019 LUNCHEON PROGRAM REGISTRATION FORM

Luncheon Program Fee:

PEPC Members	\$45	Non-Members	\$65
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Additional Fees:

CLE Credit (Members)	\$15	CLE Credit (Non-Members)	\$15
Insurance Credit (Members)	\$15	Insurance Credit (Non-Members)	\$15
CFP® Credit (Members)	\$15	CFP® Credit (Non-Members)	\$15

\$5 additional charge for walk-in registrations at the door without pre-registration.

No-shows will be billed. No refunds after March 15, 2019.

ATTENDEE INFORMATION:

Name: _____ Discipline: _____

Company: _____

Address: _____

City, State, Zip: _____

Phone: _____ Email: _____

PEPC Member (\$45 per person) Non-Member (\$65 per person)

Please select your lunch entrée:

Grilled Beef Tenderloin, Ratatouille Potato, Broccolini, Natural Beef Jus

Roasted Carrot and Coriander Risotto, Haricot Verts, Salsa Verde

Special Dietary Needs: _____

CONTINUING EDUCATION INFORMATION:

(Members: Add \$15 per credit • Non-Members: Add \$20 per credit)

Continuing Legal Education (1 credit).....Attorney ID: _____

Insurance Continuing Education (1 credit).....License Number: _____

CFP® Continuing Education (1 credit).....Last 4 Digits of SSN: _____

CTFA, PACE and CPA Credits available onsite at the meeting at no additional charge.

PAYMENT INFORMATION:

Check Payment (Payable to PEPC)

Credit Card Payments – **Website Only**

PEPC is no longer accepting credit card payments via faxed or mailed registration forms. Any credit card payments must be submitted through our secure website at www.philaepc.org. **Members must be logged into the site to receive the discounted member pricing.**

Return by Mail: Philadelphia Estate Planning Council, P.O. Box 579, Moorestown, NJ 08057

Return by Fax: 856-727-9504 **Register Online:** www.philaepc.org

Questions: 215-486-6215 (*Registrations will not be accepted via phone*)