



Western New England University

Western New England University is a private, independent, coeducational institution founded in 1919. Located on an attractive 215-acre suburban campus in Springfield, Massachusetts, Western New England University serves 3,955 students, including 2,575 full-time undergraduate students. Undergraduate, graduate, and professional programs are offered through Colleges of Arts and Sciences, Business, Engineering, and Pharmacy, and the School of Law.

Directions

From the East and West

(Boston/Albany), via Massachusetts Turnpike (I-90)

Leave the Mass. Pike at Exit 6. Turn left onto I-291. Take Exit 5 off I-291. (Route 20-A West to E. Springfield). Bear right at end of exit ramp. Take left at this light onto Roosevelt Avenue. Take Roosevelt Avenue 2.5 miles to intersection with Wilbraham Road (fifth traffic light). Turn left onto Wilbraham Road and follow Wilbraham Road to intersection with Bradley Road (second light, 1 mile). Turn right onto Bradley Road. Turn left into the gated entrance. Rivers Memorial Hall is on the right just past the Blake Law Center.

From the North

(Northampton/Vermont), via Interstate 91

Leave I-91 at Exit 8, Interstate 291. Take Exit 5B off I-291, "Route 20-A West" (4.3 miles). At first light, take left onto Roosevelt Avenue 2.5 miles to intersection with Wilbraham Road (fifth traffic light). Turn left onto Wilbraham Road and follow Wilbraham Road to intersection with Bradley Road (second light, 1 mile). Turn right onto Bradley Road. Turn left into the gated entrance. Rivers Memorial Hall is on the right just past the Blake Law Center.

From the South

(Hartford/New York City), via Interstate 91

Leave I-91 at Exit 2 (East Longmeadow). Follow signs (Route 83) to the light at the intersection of Longhill and Sumner Ave. Turn right onto Sumner Ave. Travel straight on Sumner Ave. (which becomes Allen St.) to the traffic light at the intersection of Allen St. and Bradley Road (3.2 miles). Turn left onto Bradley Road and follow through one intersection to the gated entrance to Western New England University (1.5 miles). Rivers Memorial Hall is on the right just past the Blake Law Center.

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WNE
WESTERN NEW ENGLAND UNIVERSITY

1215 Wilbraham Road
Springfield, MA 01119-2684

Address Service Requested

Maximizing Social Security Retirement Benefits: Inside the Black Box
A Morning with
Avram Sachs

Tuesday, September 13, 2016

Western New England University
Rivers Memorial Hall
1215 Wilbraham Road
Springfield, MA

Maximizing Social Security Retirement Benefits: Inside the Black Box

A Morning with Avram Sachs



For Legal, Accounting, and Financial Service Professionals

Tuesday, September 13, 2016

8:30 a.m.-12:00 noon

Networking Lunch to Follow

Registration begins at 8:00 a.m.

Rivers Memorial Hall

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This Program is Designed to Qualify for three CLE and CPE credits

Handicapped Accessible

Maximizing Social Security Retirement Benefits: Inside the Black Box

A Morning with Avram Sacks

This seminar is suggested for professionals who advise clients regarding estate planning or taxation issues. The seminar provides valuable knowledge for estate planning and tax attorneys, accountants, financial planners, retirement planning practitioners, trust officers and other professional trustees.

AVRAM "AVI" SACKS, is a national expert in Social Security law, who has provided guidance for thousands of professionals in the areas of taxation under FICA and SECA, benefit analysis, and disability benefit advocacy. He is also past editor of the *CCH Social Security Law Reporter*, the author of two, annually-revised, books on Social Security Law, a desktop manual for professional service providers (including attorneys, accountants, and HR professionals) and a benefits booklet for lay people. As a practicing attorney, Avi has successfully represented clients in many cases before the U.S. District Court of Northern Illinois, and the U.S. Seventh Circuit Court of Appeals.

A passionate client advocate and consultant to his colleagues, Avi believes that individuals who have paid into the Social Security system deserve to receive the maximum benefits to which they are entitled. A frequent presenter and contributor to NAELA (National Academy of Elder Law Attorneys), Avi provides trusted counsel to professionals and lay people in optimizing their benefits with his deep understanding of the complex and arcane rules governing benefit calculation, and his talent for clear synthesis of highly technical material. His keen insight into the financial and policy aspects of the Social Security program puts him in a unique position of authority as both a legal practitioner and analyst.

A graduate of Case Western Reserve University School of Law, Avi has been frequently quoted in the media, most notably the *New York Times* and the *Wall Street Journal*, and is a frequent speaker for professionals and lay people on benefit claiming strategies that will maximize Social Security retirement benefits. Those who know Avi, will validate his client-centered approach, professional ethics, and depth and breadth of knowledge in the minutiae of Social Security law. His commitment to excellence is reflected in his ongoing study of the law and its changes, and supports his mission to help others obtain what they rightfully deserve.

Seminar Schedule

Tuesday, September 13, 2016
Rivers Memorial Hall

Registration 8:00 a.m.

Continental Breakfast Served

Welcome 8:25 a.m.

Hyman G. Darling '77JD
Bacon Wilson, PC

Susan A. McCoy '96JD
Cooley Shrair, PC

Vice President, Estate Planning Council of Hampden County, Inc.

Session 8:30 a.m. - 12:00 noon

Maximizing Social Security Retirement Benefits: Inside the Black Box

Join us as Avi Sacks explains the role Social Security plays in retirement planning. Avi's presentation will help professionals prepare to provide knowledgeable responses to the questions clients approaching retirement are most likely to ask, such as but not limited to:

- When should I apply for Social Security?
- Will Social Security provide most of what I need for retirement?
- Will I get a bigger benefit if I work a few more years?
- Will there be any left for me if I live long enough?

Avi will provide attendees with the tools needed to provide answers to these questions, including discussing:

- How to calculate benefits
- A walk through the types of benefits available
- What serves to increase benefits
- What factors will decrease benefits
- How benefits are taxed
- Benefit claiming techniques that will maximize cumulative life time household benefits
- What factors to consider when advising a client about benefit maximization

The presentation will conclude with a discussion on why the Social Security trust will become insolvent in 2034 and what can be done to restore solvency.

Note: There will be two ten-fifteen minute breaks.

Networking Luncheon 12:00 noon - 1:30 p.m.

Please stay (for as long as your schedule allows) and join Western New England University and our speaker and guest of honor, Avram Sacks for lunch and an opportunity to mingle with your colleagues and peers within the industry.

Registration Form

COST: \$105.00

\$50.00 for current members of the Estate Planning Council of Hampden County, Inc.

NAME(S)

COMPANY NAME (IF APPLICABLE)

ADDRESS

CITY

STATE

ZIP

PHONE

FAX

EMAIL

Payment

Check is enclosed

Please check one:

Visa MasterCard Discover American Express

CARD NUMBER

CCV NUMBER

EXPIRATION DATE

CARD BILLING ADDRESS (STREET AND ZIP CODE)

CARDHOLDER'S SIGNATURE

Registration Information

By Mail: Complete and return the attached form by **Wednesday, September 7, 2016**. Please make checks payable to Western New England University and mail to: Advancement Division
Attention: Lina Dias
Western New England University
1215 Wilbraham Road
Springfield, MA 01119-2684

By Telephone or Fax:

Telephone: 413-796-2260 or 800-325-1122, ext. 2260

Fax: 413-782-1450

Cancellation and Refund Policy

Confirmed registrants who wish to cancel must call 413-796-2260 or 800-325-1122, ext. 2260 by Monday, September 12, 2016, to receive a full refund of fees paid, minus a \$5.00 processing fee. Registrants who do not attend and who have not cancelled their registration prior to September 12, 2016 are responsible for the entire fee. Substitutions are welcome. If Western New England University cancels the event due to severe weather, every attempt to reschedule will be made.