

ESTATE PLANNING COUNCIL OF LOWER FAIRFIELD COUNTY, INC.

Dear Council Member,

We are pleased to announce that **Nahum Daniels, CFP® RICP®**, will be the guest speaker and will talk about the *"Social Security Timing and Taxation - Take at 62 or Delay to 70: How to Advise Our Clients?"* at our **"members only" breakfast meeting on Wednesday, January 13, 8:00 a.m. to 9:00 a.m.**, at the U.S. Trust Offices located at **One Gorham Island, 2nd Floor, in Westport.**

Nahum Daniels is an insurance specialist and wealth advisor who has counseled affluent retirees and their families in Fairfield County since 1986. A graduate of Brandeis University, Nahum is a Certified Financial Planner® practitioner and Retirement Income Certified Professional® who holds a Certificate in Taxation from New York University. An investment Advisor Representative and General Securities Principal, he specializes in retirement portfolio management and estate planning. He is a member of our Estate Planning Council of Lower Fairfield County.

Nahum's presentation on Social Security Timing and Taxation will cover:

- Structure and purpose of the program begun under FDR.
- The key retirement risks.
- How the worker, spousal and survivor benefits interact for claiming purposes.
- Surprisingly tax-advantaged at all income levels.
- Interaction with other retirement assets.
- The "switch" strategies before the Bipartisan Budget Act of 2015.
- The changes going into effect and the rapidly closing window of opportunity.

Reservations to attend can be made by contacting me by email (elizabeth.a.cahill@ustrust.com); "first come, first served." As a courtesy to those who attend, we request that cell phones be silenced during the session. **We also request that "No Shows" be minimized.**

Continuing Education Credits: As previously announced, we will no longer offer CFP CEUs. However, we will continue to provide Certificates of Course Completion to Certified Public Accountants who attend Council dinner meetings and breakfast seminars, upon request for their CPA CPE self-reporting purposes, at \$40 per credit hour.

Requests for CPA CPEs should be indicated on the program announcement registration form at the bottom of this page and the CE fee must be paid in advance by check.

Council Breakfast Meetings are held at the U.S. Trust Offices located at One Gorham Island, 2nd Floor, in Westport, from 8:00 a.m. to 9:00 a.m. Please feel free to bring coffee, tea, bagels, etc. to the meeting.

If we must cancel a breakfast meeting, an email will be sent to all registrants for whom we have an email address and we will make every effort to contact all registrants by phone as well. If you are unable to check your email or voice messages, please visit our website at www.epclfc.org where the cancellation announcement will be posted on our home page under "Next Meeting." Except in unusual circumstances, we would know about the cancellation by 4:00 p.m. the afternoon prior to a breakfast meeting.

Finally, please mark your calendars for our next **dinner program: Wednesday, February 10**, at Giovanni's II in Darien, featuring **Lex Zaharoff, CFA, HTG Investment Advisors**, on *"Ten Mistakes of the Rich & Famous."*

With best regards,

Elizabeth A. Cahill
Second Vice President, Programs

If you require CPA CE: CE fees must be paid in advance by check.

REGISTRATION FORM

Please complete this registration form and mail it with your check in the amount of \$40 payable to "EPC/LFC" to:
EPC c/o Lori Somerville, 175 South End Road, #A2, East Haven, CT 06512-4555.

Member name: _____ **Phone:** _____

I REQUIRE CPA CE