



PO Box 6160, Saginaw MI 48608  
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October 11, 2017

Dear Valued Member,

Please join us on Monday, November 6, 2017 for a FREE Social Security Workshop.

As a source of retirement income, it is more important than ever to understand the role that Social Security benefits can and should play in your overall retirement income plan. Kevin Kelly from Blackrock will present an overview of:

- How Social Security benefits work for you and your spouse
- When and how to start receiving Social Security benefits
- Opportunities to increase your benefits throughout retirement

When & Where: **Monday, November 6th**  
5:30 p.m. – Registration, Appetizers & Presentation

Saginaw Medical Federal Credit Union  
4550 State Street  
Saginaw, MI 48603

RSVP: **989.791.7070 x2502** or at [marketing@smfcu.com](mailto:marketing@smfcu.com)  
Please register on or before **Friday, October 27<sup>th</sup>**. Space is limited!

We hope to see you there!

Saginaw Medical Federal Credit Union  
*Member Education Series*

Blackrock, Saginaw Medical Federal Credit Union and LPL Financial are separate entities.

<b>Not NCUA Insured</b>	<b>Not Credit Union Guaranteed</b>	<b>May Lose Value</b>
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