



# Morgan Stanley

Please Join Us for a Seminar on

## Understanding Social Security

### Integrating Social Security into Your Retirement Planning

Social Security is an important source of income for many retired Americans. Understanding how Social Security works—and what it provides—can help you determine whether you're on track for the retirement you envision.

Join us for an informative seminar that will explore:

- The basics of Social Security
- Factors to consider in deciding when to begin receiving benefits
- Non-retirement benefits of Social Security
- How to get started on planning for retirement with Social Security in mind

**Date:** 10/23/2024  
**Time:** 5:30 to 6:30

**Place**

One Harbour Place  
Suite 125  
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**Hosted by:**

The Market Square Group  
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**Speakers:**

**Richard Lyons, CFP**  
*Portfolio Management Director  
Financial Advisor*

**Yvonne Legge, CFA**  
*Financial Advisor*

**Daniel Lyons**  
*Financial Advisor*

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