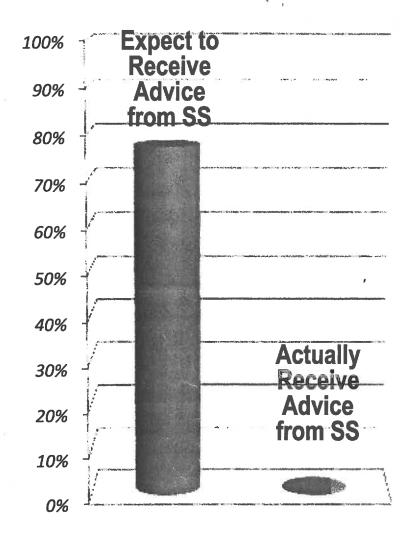


The Social Security Opportunity

77% of retirees expect to receive specific advice from their government Social Security representative.¹

However, Social Security representatives are prohibited from giving any advice.²



¹CBS MoneyWatch, http://moneywatch.bnet.com/retirement-planning/blog/money-life/a-great-new-tool-for-deciding-when-to-take-social-security/5371/?tag=col1;blog-river.

²U.S. Social Security Administration, https://secure.ssa.gov/poms.NSF/lnx/0200204039.