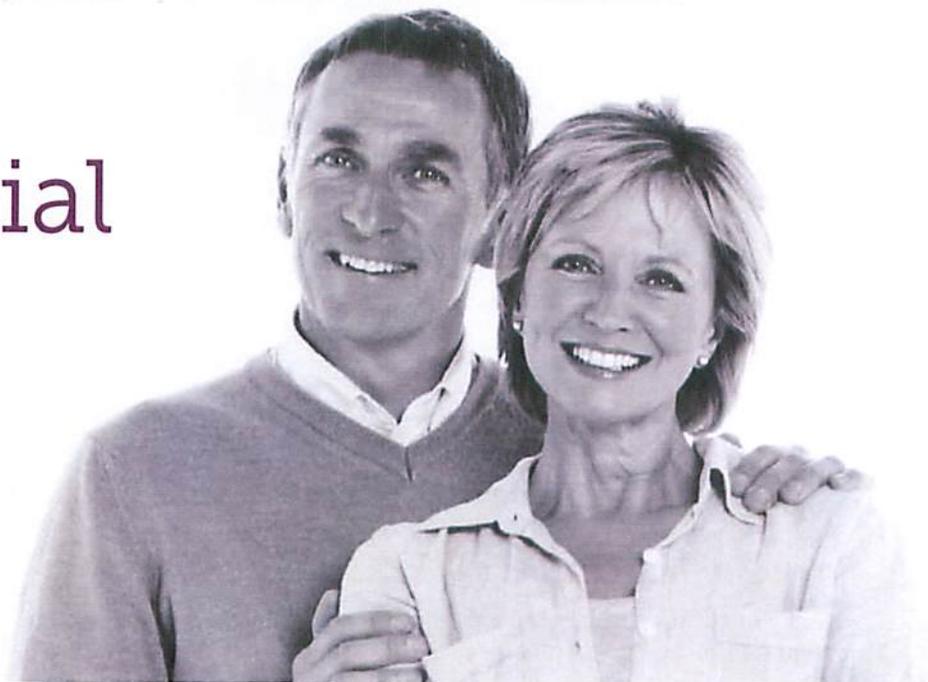


# Savvy social security planning



**FREE**  
DINNER Courtesy of  
Foresters Financial

**Groton Senior Center**  
**Tuesday, December 8th**  
**5:30pm-7:00pm**  
**102 Newtown Rd**  
**Groton, CT 06340**  
**5:30pm-6:00pm - dinner**  
**6:00pm-7:00pm - speaker**  
**Please register at the Senior**  
**Center by December 4th**

For more information, please contact:  
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Financial Services Representative  
203-239-4545 ext. 267  
richard.belanger@foresters.com  
Foresters Financial Services, Inc.  
127 Washington Ave  
North Haven, CT 06473

**Foresters**   
**Financial**

What baby boomers need to know to help maximize retirement income

Learn the answers to your questions:

- Will social security be there for me?
- How much can i expect to receive?
- When should i apply for social security?
- How can i maximize my benefits?
- Will social security be enough to live on in retirement?

And more...

For more information about First Investors funds or variable life insurance products from Foresters Financial Services, Inc. you may obtain a free prospectus by contacting your representative, writing to the address below, calling 800 423 4026 or visiting our website at [forestersfinancial.com](http://forestersfinancial.com). You should consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information, and should be read carefully before you invest or send money. An investment in a fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

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