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# Medicare & Social Security Seminar

Learn the Secrets to Medicare

We'll teach you everything you need to know *for free*.

October 11, 2023 - 6:00 - 7:30 p.m.

**PNC Center**

**755 W. Big Beaver Road, Troy, MI 48084**

**2nd Floor, Conference Room A**

**(Please use entry in back at the South West Door)**

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I'd like to invite you to join me for a special seminar this month where I'll be introducing you to Marlayna Malvich, the Senior Benefits Guru from Senior Benefits Plus, Healthcare & Retirement Solutions. Marlayna is a licensed and certified agent who works with Medicare enrollees to explain Medicare Advantage, Medicare Supplement and Prescription Drug Plan options. This workshop is designed to take the confusion out of enrolling in Medicare. We will help you make an informed choice during this very important enrollment period. This is a very confusing topic and we want to make sure you understand all aspects of Medicare so you can make the best decision for your health care coverage and will answer questions for you like:

- What is Medicare and do I have to enroll?
- When do I sign up for Medicare?
- Who is eligible for Medicare?
- Enrollment, premiums and penalties for Medicare
- How to compare Medicare Advantage to Medicare Supplement

In addition to the Medicare information, Victor A Veprauskas IV from Axis Estate Planning and Abundance Financial Coaching, LLC will be presenting on the topic of Social Security Income. The topics will include:

- What are the current Retirement Age(s)
- What is the Delayed Retirement Credit
- Spouse benefits
- Benefits/options
- Restricted benefits
- Divorce options
- Widowed (Survivor benefits)
- What is the formula for determining SSI

If you've been meaning to learn more about Medicare or Social Security Income and want to know the answers to the questions you have....***this is one meeting you will not want to miss.***

This complimentary seminar is for *you* and we will provide pizza, salad, dessert and refreshments during the seminar.

Feel free to share this invitation with your family and friends.

**Seating is limited, please RSVP to reserve your spot now!**

**To RSVP please call (248) 251-1001, ext. 1100  
or email: [laurel@axisattorneys.com](mailto:laurel@axisattorneys.com)**

We hope you can make it!

Victor Veprauskas IV

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