



# Social Security: The Cornerstone of Retirement Income

**Monday, October 22, 2018**

**5:00- Social**

**5:30 to 6:15 PM - Program**

## Guest Speaker

**James Schomburg**

Senior Retirement  
Consultant Pacific Life

## Location

Castle Danger Brewery  
Private Room  
17<sup>th</sup> Street

Two Harbors, MN 55616

***Refreshments will be served***

## Hosted by:

The Lake Bank and

Neill Atkins Financial Advisor of  
Cetera Advisor Networks LLC

613 1<sup>st</sup> Ave, Two Harbors, MN 55616

218-834-2111

→ The in's and out's of Social Security can often be difficult and confusing. To help you make informed decisions for your retirement, join us to learn:

- How Social Security benefits are calculated
- Consequences of taking Social Security before age 66
- How to maximize income for husbands and wives

→ **RSVP:**

Please RSVP by Wednesday, October 17<sup>th</sup>  
to Deb Ruberg at 218-834-8624 or  
[debbier@thelakebank.com](mailto:debbier@thelakebank.com)

**We look forward to seeing you there!**

Neither Pacific Life, nor its representatives are legal or tax advisors. In addition, Pacific Life does not provide advice or recommendations. The investments you choose should correspond to your financial needs, goals, and risk tolerance. For assistance in determining your financial situation, please consult an investment professional.

Pacific Life is not affiliated with The Lake Bank.

Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity. The Lake Bank and Cetera are not affiliated companies.

Investments are not FDIC insured. Investments are not a deposit or other obligation of The Lake Bank. Investments are not guaranteed by The Lake Bank, may lose value, and are not insured by the federal government agency.