



**LIVINGSTON
NEW JERSEY**

SENIOR, YOUTH & LEISURE SERVICES

The New Face of Retirement



**Why Women & Men are
treated very differently.**

Wednesday, October 3, 2018

LSCC, 204 Hillside Ave.

7—8:30 pm

Presenter: Joe Zingone, Economist and Account

Designed to help women understand and overcome the gender based retirement bias. The retirement deck is unfavorable to women on so many levels: Due to their longevity most women will out-live men of the same age. Therefore their monthly pension and SS Checks will be lower. (Better mortality) If this was not bad enough women will pay significantly more for health and long term insurance. Additionally, many women may have taken years out of the workforce due to childrearing or caregiving for a spouse or aged parents, have less time contributing to S.S., pension and 401(k) plans. This program should be required for all married, single or divorced women and is extremely valuable to couples as well. some issues:

- When the two become one: The loss of a partner due to death, disability or dementia.
- Social Security income maximization for single, married, divorced .

Free, Pre-registration required.

Please call 973-535-7925, option 8 or email lbranquinho@livingstonnj.org