An informational meeting about Social Security benefit options and how they may influence your retirement decisions.

**YOU ARE CORDIALLY INVITED TO ATTEND**

**ARE YOU A BABY BOOMER?**

**ARE YOU THINKING ABOUT RETIREMENT?**

**YOU’RE NOT ALONE.**

Over the next 19 years, more than 10,000 baby boomers a day will turn 65.* But many pre-retirees haven’t saved enough money on their own, and they worry about how they’ll bridge the income gap between their Social Security benefits and what they’ll actually need to secure their retirement. Are you one of them?

*Source: Pew Research Center, pewresearch.org, 2011

Issued by Pruco Life Insurance Company and by Pruco Life Insurance Company of New Jersey.

Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your licensed financial professional can provide you with complete details.

**BRIDGING THE POTENTIAL GAP BETWEEN SOCIAL SECURITY AND RETIREMENT SECURITY**

**HOSTED BY VYSTAR INVESTMENT SERVICES**

**MARCH 17  6:00 PM**

**VYSTAR FERNANDINA BEACH**

**1900 SOUTH 14TH STREET**

**FERNANDINA BEACH, FL 32034**

**HORS D’OEUVRES WILL BE SERVED**

**ARE YOU PLANNING TO TAKE EARLY RETIREMENT? OR DO YOU WANT TO CONTINUE WORKING UNTIL, OR BEYOND, FULL RETIREMENT AGE?**

Whatever your plans, this meeting will help you make informed decisions about your Social Security benefit options, and how much money you may need from other sources to supplement your retirement income. You’ll also find out about variable annuities, a retirement income strategy which provides a steady stream of income that can help bridge any gaps.

**SEATING IS LIMITED, SO PLEASE RSVP TODAY AT 904-908-2495!**

*VyStar Investment Services*

**Annuities:**

- Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency • Not Bank or Credit Union Guaranteed • May Lose Value
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