

Dear Council Member,

Welcome to the 2015-16 season of the Estate Planning Council of the Diablo Valley. I hope that you had a nice summer and are ready for an exciting season of speakers and topics. Even though the uncertainty around the estate tax laws seem to have died down for the time being, I am sure that you will agree that the during this age of increased complexities your membership in the Estate Planning Council is more important than ever. I find the speakers to be very educational, but just as important I find the comradery that I share with my fellow Council members to be very valuable.

Sarah Nix has lined up some excellent speakers and topics for the coming year, however she still has openings to fill. If you have a suggestion for a speaker or a topic that might be of interest to the members, please let Sarah know at [snix@gagemccoy.com](mailto:snix@gagemccoy.com). Meetings this year will continue to be the third Wednesday of each month, beginning in September, and continuing through June, with the exception of December. Each meeting will feature an opportunity to network and socialize beginning at 6:00 p.m., with commentary and dinner starting at 6:30 p.m. and our speakers at 7:00 p.m.

We look forward to seeing you in a few weeks and encourage your continuing support of the EPCDV and the work we do for our members. We welcome all guests, and encourage well-qualified practitioners in all five of our professional categories: CFP®, CPA, Attorney, Trust Officer/Private Fiduciary, and ChFC/CLU to consider membership in the Estate Planning Council of Diablo Valley.

Warm regards,

**Darrell R. Claridge, CFP®**  
**President, EPCDV 2015-2016**

**September 16th, 2015**

**Lafayette Park Hotel 3287 Mt. Diablo Blvd. Lafayette, CA**

6:00 P.M. Wine and Registration

6:30 P.M. Dinner and Speaker

**Member Cost: \$50.00 dinner (preregister) / \$55.00 (at the door)**

**Guest Cost: \$55.00 dinner (preregister) / \$60.00 (at the door)**

*Reservations and cancellations must be received by Monday,  
September 16 at 2:00 p.m. to be assured of a reservation.*

Please send your check today! **or Pay with a credit card online**

<https://www.123signup.com/register?id=pzbjc>

## “Maximizing Your Social Security Benefits”

With 10000 Baby Boomers Reaching the age of 62 every day, the question of when to start collecting Social Security Benefits is at the forefront of the retirement conversation. Deciding when to start collecting Social Security is fairly simple provided one has worked long enough to earn the required number of quarters and was never married. However, when two-income couples and/or divorce is added into the mix, the decisions become more complicated and the difference between making the "right" decision and "wrong" decision can have a significant impact on th benefits received. This presentation covers the factors that need to be considered when making Social Security collection decisions and provides strategies to maximize the benefits received.

### About the Speaker

Susan Mazzetti, CRPC® is a Financial Advisor with The Barry & Milligan Group of Merrill Lynch, a team of 8 financial professionals who have more than 100 years of combined experience helping corporate executives, business owners, entrepreneurs and professionals with complex circumstances reach their financial goals. Sue focuses primarily on professional relationshipsip management by acting as a liaison between her clients' other trusted advisors, namely CPA's and estate planning attorneys. Prior to joining Merrill Lynch, Sue worked for nearly 10 years as a CPA in the International Capital Markets Practice for Ernst & Young. In this role, she provided risk management assurance and advisory services to global financial institutions. She holds a Chartered Retirement Planning Counselor (CRPC®) designation, a Masters in Business Administration from Columbia University, as well as a Bachelor's degree in Accounting from Boston College.

**REGISTER NOW!!!**

<https://www.123signup.com/register?id=pzbjc>

### *Dinner Menu*

#### **Salad**

*Whole leaf romaine, shaved apples, pecans and blue cheese dressing*

#### **Entrée**

*Grilled flat iron, sweet onion jus, blue lake green beans, and roasted fingerlings*

#### **Vegetarian**

*Wild Mushroom Strudel*

#### **Dessert**

*Cream Puffs with Caramel Sauce*