



American Society for Quality ([www.asq.org](http://www.asq.org)) – Washington D.C. and Maryland Metro, Section 509 ([www.asq509.org](http://www.asq509.org))

**Biomed/Biotech Special Interest Group (SIG) Meeting**

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**Savvy Social Security Planning - What Baby Boomers Need to Know to Maximize Retirement Income**

To be presented by

**James Chang, PhD, MBA, CFP®, CRC®**

**CEO & Co-Founder**

**Acacia Financial Advisor**

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**Thursday, December 22, 2011**

6:00 – 6:20 PM – Networking; Pizza/drink

6:20 – 8:30 PM – Program

8:30 – 8:50 PM – Door-prizes drawing; Networking

**Online Registration site:** <http://www.asq509.org/ht/d/DoSurvey/i/35817>

**Open to Public** - \$5 for non-ASQ members to cover pizza/drink cost;  
**Free to ASQ Members, students, local interns, postdocs, FDA Commissioner's Fellows, and current job seekers**

**Location:** Kelly's Deli Conference Center, 7519 Standish Place, Rockville, MD 20855

**Registration Deadline:** Please register by **Thursday noon, December 22, 2011.**

**Question:** Please contact Dr. C.J. George Chang, Chair of Biomed/Biotech SIG, ASQ509; [gchang2008@yahoo.com](mailto:gchang2008@yahoo.com) or 240-793-8425 (cell).

**Driving directions:** **By Car:** From I-270 (N or S bound): Take Exit 9A and exit from the FIRST right exit; turn left (east) onto Shady Grove Dr.; turn right (south) onto Rockville Pike (**Route 355**); turn left (east) onto East Gude Dr.; turn left (north) immediately onto Crabb's Branch Dr.; turn left (west) immediately onto Standish Place. The first building on your right side is 7519 Standish Place; open parking). **The venue is on the first floor with its entrance opposite to the left side of building main entrance.** **By Metro train:** Off from Red Line **Shady Grove Station**, and take RideOn **Route 59 TOWARD ROCKVILLE** and get off from "**Calhoun Place**" stop. Standish Place is next to the Bus stop. Our venue is within 2 min of walking distance from the stop.

**Presentation Summary:**

**"Savvy Social Security Planning - What Baby Boomers Need to Know to Maximize Retirement Income"**

- Will Social Security be there for me?
- How much can I expect to receive?

- **When should I apply for Social Security?**
- **How can I maximize my benefits?**
- **Will Social Security be enough to live on in retirement?**

After being told for years that Social Security is "going broke," baby boomers are realizing that it will soon be their turn to collect. But the decisions you make now can have a tremendous impact on the total amount of benefits you stand to receive over your lifetime. This informative seminar covers the basics of Social Security and reveals strategies for maximizing your benefits.

**At this workshop you will learn:**

- 5 factors to consider when deciding when to apply for benefits
- When it makes sense to delay benefits -- and when it does not
- Why you should always check your earnings record for accuracy
- How to estimate your benefits
- How to coordinate benefits with your spouse
- How to minimize taxes on Social Security benefits
- How to coordinate Social Security with your other sources of retirement income

**Presenters' Bio: James Chang, PhD, MBA, CFP®, CRC®**

James is the CEO & Co-Founder of Acacia Financial Advisors, LLC. He is a seasoned financial planner engaged in the area of investment planning, retirement planning, insurance planning, estate planning, and college planning. James' mission is to provide his clients with customized financial strategies that will help reach each individual's financial goals. James has held the Million Dollar Round Table membership for years. He has been recognized as a member of the President's Club and Leader's Court by UNIFI Companies - a reflection of outstanding performance and unparalleled dedication to client services. He is an active member of Financial Planning Association. James earned his PhD from The University of Texas Southwestern Medical Center at Dallas and MBA from The University of Phoenix. He is a Certified Financial Planner™ and a Certified Retirement Counselor® professional. He is also a Registered Principal and Investment Advisory Associate with Ameritas Investment Corp., a member of FINRA/SIPC.

James has been actively participating local community services. He is the Coordinator of Overseas Compatriot Affairs Commission (OCAC), the member of the Montgomery College Foundation Planned Giving Committee, the Treasurer of the Green Earth Foundation of the Greater Washington DC, and the Director and the immediate Past President of the Taiwanese Chamber of Commerce of Greater Washington DC (TCCGW-DC). He was the President of Gaithersburg Chinese School and the Fu-Jen University Alumni Association for Greater Washington, DC; the Treasurer of the Montgomery Coalition of Adult English Literacy (MCAEL); and the Vice President of the Chinese American Professional Association (CAPA).