

Social Security at 62? Or Wait? Our Free Workshop Will Tell You More

✘ The decision about when to start taking Social Security is one of the most important financial security decisions someone can make. It's no longer as simple as turning 62 and filing for the funds.

Brian Beaulieu, a chartered financial consultant at Allen Insurance and Financial, is offering workshops this spring to explain the steps to take to help reap the rewards of Social Security by pinpointing the best time for an individual and his or her spouse to start their benefits.

These workshops, all scheduled for noon to 1 p.m., are free and open to the public. There is no obligation to buy or sign up for anything.

Participants can bring a brown bag lunch; water will be provided.

Here is the schedule:

- Southwest Harbor: Wednesday, April 24, Harbor House.
- Rockland: Tuesday, April 30. Maine Lighthouse Museum, Park Drive.
- Camden: Thursday, May 2. Camden Public Library.
- Belfast: Wednesday, May 8. Waldo CountyYMCA.

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Weekly Market Summary – 4/1/13

Both the S&P 500 Index and the Dow Jones Industrial Average set new all-time highs last week, gaining 0.83 percent and 0.46 percent, respectively, in the process.

U.S. Treasury rates were lower heading into the holiday weekend. The yield on the 10-year Treasury stood at 1.83 percent early Thursday morning; it was up slightly to 1.87 percent as of Monday, April 1.

[Read the Allen Insurance and Financial Weekly Market Summary for April 1, 2013.](#)

Weekly Market Summary – 3/25/13

Early Monday morning, Treasury yields were approximately the same as they were one week ago. The 10-year yield stood at 1.95 percent on Monday, after testing the lower part of its trading range, 1.89 percent, late last week.

Equity markets reacted negatively last week to the news that Cyprus needed a bailout from the European Union. The S&P 500 was down as much as 1.5 percent in the first two days of trading before recouping some losses later in the week.

[Read more now in our Weekly Market Summary.](#)

Weekly Market Summary – 3/18/13

The yield on the 10-year Treasury dropped to 1.93 percent early Monday morning, its lowest level in three weeks, as investors moved into perceived safety assets on concerns over Cyprus's debt crisis—which was front-page news. [Read more now.](#)

Weekly Market Summary – 3/11/13

Treasuries sold off last week, pushing the yield on the 10-year back over 2 percent by early Monday morning. This space continues to exhibit volatility, as the 10-year was as low as 1.83 percent in the prior week. [Read more now.](#)

Weekly Market Summary – 3/4/13

The yield on the 10-year Treasury had been fairly stagnant over the last couple of weeks; however, we started to see a flight-to-safety trade in the bond world late last week that seems to be extending into this week. [Read more now.](#)

Weekly Market Summary – 2/28/13

The yield on the 10-year Treasury started this week where it ended the last, at 1.97 percent. Treasury investors don't seem to have been troubled by commentary from the most recent Federal Open Market Committee (FOMC) meeting, in which some members expressed concerns about continued asset purchasing. [Read more now.](#)

Weekly Market Summary – 2/19/13

The yield on the 10-year Treasury hovered around 2 percent for most of last week, with heavy auctions but little net new supply; it stood at 1.99 percent early Monday morning.

The S&P 500 Index maintained its momentum to log its seventh consecutive week of gains last week, although the pace of gains seems to be slowing and there are some early signs that the market might be running out of gas, especially as we approach the all-time high of 1,565.

[Read more now.](#)

Weekly Market Summary – 2/13/13

The yield on the 10-year Treasury was as high as 1.97 percent Monday morning, up slightly from where it stood last Friday, at 1.95 percent. Domestic equity markets continued to march higher last week. Strong fund flows and decent earnings results have been cited as potential catalysts. [Read more now.](#)

Weekly Market Summary – 2/4/13

As expected, U.S. Treasuries have been slightly more volatile to start off the year. Last week, the yield on the 10-year was as low as 1.92 percent; early Monday morning, it was at 2.02 percent.

The Federal Open Market Committee met last week for one of its eight annual meetings to discuss rates and the economy. The economy has cooled since the last meeting, and it seems that the Fed plans to keep rates low for some time.

[Read more now.](#)