



Hoover and Associates  
Financial Services, Inc.  
909 North Main Street  
Royal Oak, MI 48067  
P: 248-298-4000  
F: 248—298-4004  
[www.hooverassociates.com](http://www.hooverassociates.com)

**FOR IMMEDIATE RELEASE**  
Press Contact: Elizabeth Fields  
[efields@hooverassociates.com](mailto:efields@hooverassociates.com)  
248-298-4000

## Hoover and Associates to Host Social Security Seminar

Royal Oak, Michigan – Hoover and Associates Financial Services, Inc will host a seminar discussing “Strategies for Social Security for All Ages.” The featured speaker will be Elaine Hermsen, a vibrant nationally sought after keynote speaker on the topic of Social Security. She is known for her witty and entertaining presentations that explain complex Social Security laws and break them down in a manner that is easily understood by all. She is a wonderfully energetic presenter and encourages all to take ownership and be better informed. Hoover said, “We are thrilled to get Elaine from Texas to come and speak to our group! She was booked fifteen months in advance.”

The presentation will include strategies for when to start your retirement benefits and factors to take into consideration such as other sources of income, personal savings, life style, life expectancy for you and your spouse and future benefit amount for surviving spouse. Another topic will cover how to maximize your benefits. The seminar will also discuss understanding the insured status provision for disability benefits and Medicare and when it becomes the primary insurance. The topic is difficult to learn about first hand as the Social Security Association has greatly limited their outside speaking engagements due to budget cuts of March 2011

This seminar will take place on Tuesday, January 31, 2012 from 4:00-5:30p.m at the Troy Marriot Hotel located at 200 West Big Beaver Road in Troy, Michigan and from 7:30-9:00p.m. at the Novi Public Library located at 45255 West Ten Mile Road in Novi, Michigan. Space is limited so please RSVP by January 27<sup>th</sup>. To register please call Elizabeth Fields at (800)444-6175. This information and information about other upcoming events can be found on our website at [www.hooverassociates.com](http://www.hooverassociates.com).

**ABOUT HOOVER AND ASSOCIATES:** Hoover and Associates offers complete insurance, financial and employee benefit planning services. We work together to serve our clients' business and personal needs with focused solutions that emphasize convenience, practicality and ingenuity. Since our foundation in 1988, we have believed in partnering with our clients to assist them in preserving and managing their net worth, growth, and development. We prepare our recommendations using information our clients share with us about their goals, objectives, and present resources. Then we overlay Market conditions, Tax Regulatory, and actuarial considerations to uncover the best objective client solutions. Hoover and Associates is located at 909 North Main Street, Royal Oak, Michigan. Visit our website at [www.hooverassociates.com](http://www.hooverassociates.com) for more information.

Hoover was awarded the Lifetime Achievement award from the National Health Underwriters Association in 2010, for 10 consecutive years of professional excellence in the sale of health and disability income insurance and sales management.

Securities offered through Sigma Financial, Inc. Member FINRA/SIPC.

###