

## Pennsylvania Retirement Income Planning Expert Announces Public Accessibility To Webinars

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Wyomissing, PA: When to begin planning and how to maximize retirement income by way of custom strategies may be the two most important decisions seniors are confronted with when it comes to their retirement. In fact, timing could be everything.

There are a lot of very common mistakes people make when setting out on their retirement planning journey, like assuming that attempting to draw full benefits at age 65 will allow for a sufficient and comfortable retirement. Times have indeed changed.

Edward Sep, a Wyomissing, PA retirement income planning expert is making available to the public two free educational online webinars, dubbed How to Maximize Your Retirement Readiness and Social Security: What You Don't Know Can Hurt You. Both OnDemand Webinars are available at www.blackdiamondpresents.com.

Retirement planning is best when custom; one size does not fit all. Special strategies should be developed for married couples, as opposed to divorced individuals and minor children. Unfortunately, many go at this retirement planning task lacking specificity and one uninformed decision could potentially impact one?s

income by tens of thousands of dollars.

?I?ve spent the last 19 years with a front row seat to see firsthand the challenges facing today?s retirees,? says Edward Sep of Black Diamond Financial Group. ?With this knowledge and information, I?ve created a FREE Retirement Readiness Kit to show pre-retirees how to maximize their retirement readiness as well as to teach those already retired how to get the most from their retirement savings.?

"I have pursued a singular mission to develop retirement income plans to help clients ensure their 'golden years' are just that, truly golden,? adds Edward. ?This process is to assist them with creating an income stream for life!?

The two Black Diamond Financial Group?s educational online webinars, entitled How to Maximize Your Retirement Readiness and Social Security: What You Don't Know Can Hurt You, are now available to the public and can be accessed at www.blackdiamondpresents.com.

Ed Sep is the Managing Principal of Black Diamond Financial Group and brings more than 19 years of financial experience to the investment management strategies he constructs and maintains for all of his clients. Ed provides his clients with the individualized and personalized services one can expect to receive from a boutique firm, however, due to his affiliation with LPL Financial, he also has access to comprehensive research, top rated analysts, and cutting edge technology, which is normally found at large institutions. This combination allows clients to benefit from the best of both worlds and enjoy greater value and impact when working with Black Diamond Financial Group. Ed began his career as a financial advisor in 1996. He worked in the Reading office of Morgan Stanley Dean Witter until 2004, and then joined Merrill Lynch as a financial advisor. Ed then spent seven years with Merrill Lynch before affiliating himself with LPL Financial in March of 2012. As a Berks County native, Ed now lives with his family in Mohrsville, PA. He enjoys playing soccer, participating in outdoor recreational activities, and spending time with his family.

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## **Black Diamond Financial Group**

Black Diamond Financial Group is a wealth management company whose primary focus is to build trusted relationships with all levels of investors including high-level executives, professionals, business owners, and retirees.

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