**Spectrum Management Group, Inc**.

(“SMG”) has endeavored to provide highly personalized, comprehensive wealth management strategies for growing, preserving and effectively transferring wealth and values for high net worth individuals and families, as well as providing investment management services to individual and institutional investors. Our mandate is to provide our clients unbiased advice that leads to clarity to achieve their goals by reducing complexity through seamlessly integrating investment management, income and estate tax planning, financial needs forecasting, charitable planning and other considerations unique to a client. We are our clients’ financial advocate, striving to organize and simplify life in such a way that maximizes the family’s enjoyment of their wealth now and in the future.

**Social Security Resources**

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| **U.S. Government Resources** |
| The Official Website of the Social Security Administration  [www.ssa.gov](file:///C:\Users\dhuber\Desktop\www.ssa.gov)  The Congressional Budget Office – Nonpartisan analysis for the U.S. Congress [www.cbo.gov](http://www.cbo.gov)  The Congressional Budget Office – Poverty and Income Security page <http://www.cbo.gov/topics/poverty-and-income-security> |
| **Non-Governmental Resources** |
| American Academy of Actuaries [www.actuary.org](http://www.actuary.org)  American Academy of Actuaries – The Social Security Game  <http://www.actuary.org/content/try-your-hand-social-security-reform>  Just Facts – a resource for independent thinkers  <http://www.justfacts.com/socialsecurity.asp> |