



IT'S TIME TO HAVE A VERY IMPORTANT CONVERSATION ABOUT SOCIAL SECURITY

When it comes time to claim, do you know all of your options?

RAYMOND JAMES®

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Social Security and You

Why you need a plan. How I can help.

You know Social Security and retirement go hand in hand, but do you realize just how important it is to make the right claiming decisions? One Social Security misstep could leave you missing out on hundreds of thousands of dollars over a lifetime. That's why it's time to start thinking seriously about Social Security and exploring ways to maximize your benefits and optimize your retirement income strategy.

Given the thousands of complex rules and hundreds of claiming options, creating a plan of action for Social Security can be an overwhelming prospect. Fortunately, you don't have to go it alone.

You can rely on my expertise and resources to help you plan for this key source of retirement income.



FIVE BIG QUESTIONS

Before making any decisions, it's important to ask yourself (and your spouse) some key questions about elements of your life that could influence your personal Social Security strategy.

1. When are you planning to retire?
2. What will your earnings look like if you continue to work past 62?
3. What other sources of income will you have in retirement?
4. Based on your health and family history, how long do you expect to live?
5. Are you married or divorced?

Start your Social Security conversation. Contact me today to set up time to talk. And be sure to visit [SSA.gov/myaccount](https://www.ssa.gov/myaccount) to download your statement to bring along.

Social Security benefits age timeline with Early vs. Late Social Security election

