



AN EARLY START

Helping your clients get an early start can create options

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With proper planning advice, you can help your clients make disciplined choices and build the foundation of a solid retirement. As a financial professional, you can help your clients find the right blend of retirement investment tools and Social Security income strategies that can provide years of stable, secure income.

An Early Start Provides Options Later

The physical and financial habits your clients form today have an impact on their wealth and health tomorrow. By helping your clients practice recommended health now is the time to sit down with your clients to develop a retirement strategy.

Calculate the Benefits

The Social Security Administration calculates benefits based on the 35 highest-earning years because that is when an individual pays the most into the system. The chart below shows the average monthly benefits for retirees, but you can get your clients a more complete picture by creating a personalized estimate at ssa.gov/myaccount.

Using Benefits as the Foundation of a Secure Retirement

2020 Monthly Benefits	
Type of Worker	Ave 2020 Soc Sec Benefits*
Retired worker	\$1,479
Retired couple	\$2,491
Disabled worker	\$1,238

*Social Security Administration, "2020 Social Security Changes," SSA.gov



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