



## “WHEN’S THE RIGHT TIME?”

*The answer depends on the individual circumstances and needs of your client.*

Careful thought must be given when helping clients determine the right time to file for Social Security benefits. This complex matter requires consideration of many factors including the assurance that the client will have adequate monthly income for the total number of years they plan on living in retirement.

With no standard answer to the question of, “*When’s the right time?*” the concern of making a wrong decision can be overwhelming without the guidance of a trusted financial professional.

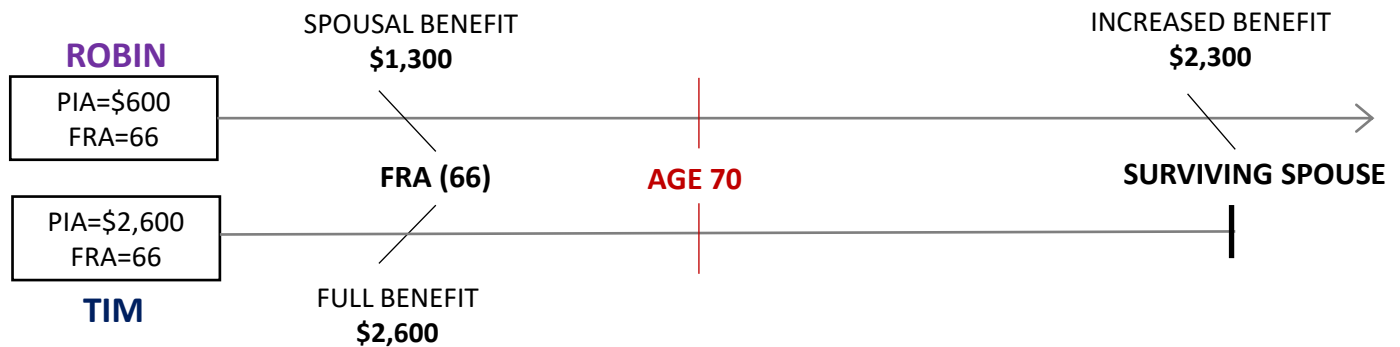
## CLAIM NOW STRATEGY



### Access Spousal Benefits

Tim retired at full retirement age (FRA) and claims his full benefit of \$2,600 a month. His spouse, Robin files for spousal benefits at her FRA and claims \$1,300. With the proper education and planning, Tim and Robin can enjoy their retirement years, and when Tim passes, Robin can step up her benefit to Tim’s monthly benefit amount of \$2,600. See the illustration below for more details.

### The Claim Now Strategy



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