

OVERVIEW

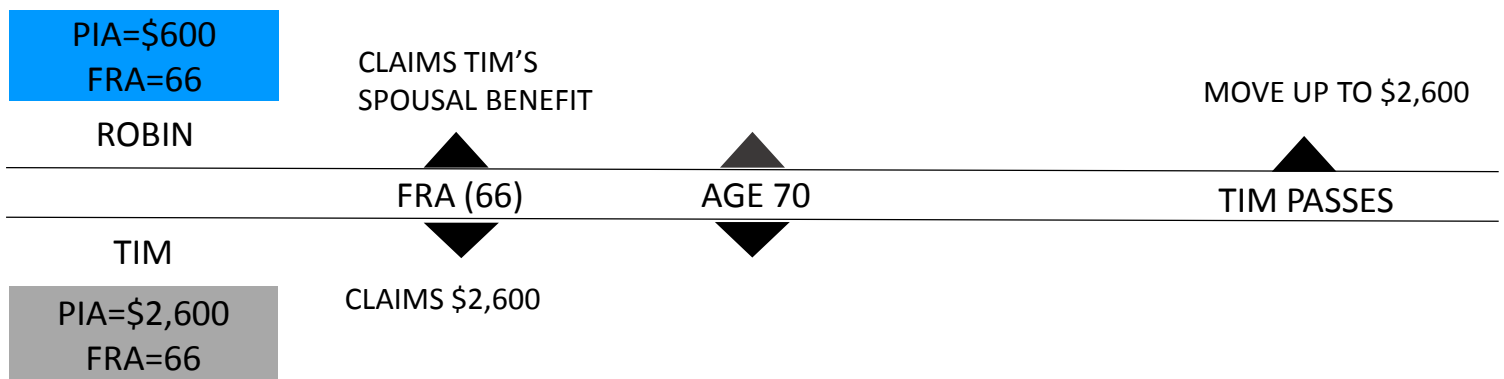
Careful thought should be given when helping your clients determine when to file for Social Security benefits. This matter is complex and requires consideration of many factors such as; desired monthly income, number of planned years in retirement, etc. Often these factors and the concern of making the wrong decision can be overwhelming to a client. To complicate matters more, there's no standard answer to the question of "when's the right time" since everyone is different and has different income needs. Knowing your client and the different timing of when benefits can be claimed can make all the difference.

STRATEGY

CLAIM NOW

ACCESS SPOUSAL BENEFITS

Tim retires at FRA and claims his full benefit of \$2,600 a month. Robin files for spousal benefits at FRA and claims \$1,300. They enjoy their retirement years, and when Tim passes on, Robin steps up to his monthly benefit of \$2,600 monthly.



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Comparing claiming strategies by calculating a "break-even point" can be helpful in recommending the best decision for your client's specific situation but **remember**, this example depicts a generic situation. Most clients have additional factors to consider, such as differences in age and situations where each spouse has his or her own benefit to leverage. Comparing claiming strategies by calculating a "break-even point" can help you recommend the decision that is right for your own specific situation.

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