

OVERVIEW

Helping your clients get an early start can create options for them at every step. 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.

AGE
45-59

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 TO A SECURE RETIREMENT

TYPE OF WORKER	AVERAGE 2018 MONTHLY SOCIAL SECURITY BENEFITS*
RETIRED WORKER	\$1,404
RETIRED COUPLE	\$2,340
DISABLED WORKER	\$1,197

*Social Security Administration, "2018 Social Security Changes," SSA.gov

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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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