

Maximizing Social Security Claiming Strategy White Paper:

HOW and WHEN to file to LEGALLY receive your MAXIMUM SSA benefit

In its 82 years, Social Security alone has collected almost \$20 trillion and has paid out \$17.1 trillion (MarketWatch.com, Monday October 30, 2017), and, according to Bloomberg, “The U.S. government's latest report on Social Security cites 61 million beneficiaries and 171 million covered workers and their families. Most people do not know how to take full advantage of Social Security.”

Why not? Because the SSA has 2,728 rules governing their benefits in their Program Operations Manual (and additional sub-rules outlined in the “POM”). The Social Security Administration even admits that its POM “. . . contains technical terms and instructions that will be unfamiliar to you.” These instructions are not hidden or secret or little know as some may lead you to believe - if you are willing to dedicate the time, you can dig through their publication and WILL find details on each and every SSA Benefit available to you . One of the POM 2,728 rules is that SSA employees are FORBIDDEN BY LAW to give you any advice when you are filing your claim! So if you are relying on advise from a Social Security employee on how to claim your benefits, you may be disappointed.

Social Security Benefits are NOT FREE, this is NOT an entitlement program. Not everyone receives Social Security Benefits. You (and, if applicable, your employer) must PAY a portion of EVERY SINGLE ONE of your PAYCHECKS over your ENTIRE working life into this system to receive a benefit. Unfortunately - because you have to play by their rules, when you WANT to start collecting SS unfortunately may not be the BEST time that you SHOULD be collecting your SS. Choosing the right benefits at the right time is critical.

For two wage earning couples, between the ages of 62 and 70 there are literally MILLIONS of monthly claiming calculation combinations that should be considered when determining your SS Claiming Strategy -- AND congress recently passed legislation that restricts and in some cases eliminates some SS benefits!

Once you file for benefits, you better get it right, only have a small window of time before your election becomes irrevocable. Your best claiming strategy could potentially mean thousands of additional dollars of income - conversely, by making a mistake, you could be leaving some of your earned benefits on the table.

Some people think that “Wait, you mean I have to PAY someone to figure out my Social Security benefits? That is offensive OFFENSIVE . . .” - well, you know what I find offensive?

My name is Tom Fayen and (as you may have guessed by now) we are NOT associated with SSA, but I HAVE spent 30 years in the financial service industry, and I teach a Social Security Workshop as a certified National Social Security Advisor. You know what I find offensive? It is offensive to ME that SSA has NOT made it EASY to determine the optimal benefit you DESERVE from PAYING a part of EVERY SINGLE PAYCHECK over your ENTIRE working life to receive these EARNED benefits!

We employ a software program that generates the claiming strategy that results in the maximization of your SS benefits. When and HOW you should file, When and HOW your SPOUSE should file, IF you can file on your Ex-spouse. 70% of the calculations our report generates, if not optimized, would result in you NOT receiving your potentially largest income benefit.

So the Important Facts To Remember are:

1. Social Security can be complex.
2. The Social Security Administration provides you with zero employees to advise you on the best strategy for you.
3. Choosing to take the RIGHT SS BENEFIT at the RIGHT TIME could be one of the biggest financial decisions you will ever make.
4. Getting it right could potentially mean thousands of additional dollars in retirement income - Making a mistake could cost you some of your benefits.
5. Claiming your OPTIMIZED social security can be complex

Our Maximizing Social Security software generates a Claiming Strategy Report helps you determine:

1. WHEN you should file
2. HOW you should file
3. WHEN YOUR SPOUSE should file
4. HOW YOUR SPOUSE should file
5. IF you can file on your EX-SPOUSE

. . . all to help you claim the maximum amount you're entitled to.

Without it...you may never know just how much of your Social Security benefit you're missing out on.

While Maximizing Social Security is important, it is only PART of the solution!
WHEN CAN I RETIRE - HOW MUCH MONEY DO I NEED IN
RETIREMENT?

To answer those questions, you need to integrate ALL of your retirement income sources:

1. Social Security Pension (4 benefit types- worker, spouse, ex-spouse, survivor)
2. "Other" Pension (Public ER, Private ER, Personal defined benefit)
3. "Qualified" assets (pre-tax Profit Sharing, 401(k), defined contribution, IRA)
4. "Non-qualified" assets (after-tax Bank, Brokerage, Joint, TOD, rentals)
5. "Tax-Free" assets (Muni Bonds, ROTH, Alternative Tax Advantaged)
6. RMD's (integrated with Alternative Tax Advantaged Investments)
7. Employment (W-2 and Employer Stock NUA)

. . . and coordinate ALL the income alternatives in such a way that will result in generating the greatest income stream AND lowest tax burden for you. In addition to teaching Social Security workshops, we also teach a course on how to integrate ALL of your retirement income sources to help you solve your retirement income and taxation issues.

Taking the RIGHT SS BENEFIT at the RIGHT TIME could be one of the biggest financial decisions you will ever make, it is important to get it right, but even so, it is hopefully ONLY PART of your FULL retirement income solution!

We hope you found this White paper informative! Please contact us if you would like help determining YOUR optimal social security claiming strategy.

Important Disclosures: Every Social Security recipient should confirm their alternatives with a local Social Security Administration representative. The information provided in the Social Security Maximum Claiming Strategy is based on Social Security rules and calculations using existing regulations as of the date the document is generated and should be used for informational and educational purposes only. The document generated we believe is accurate and reliable, based upon information provided by the prospective customer. Conservativemoney LLC does not provide professional legal or accounting services. We highly recommend that you contact and employ a qualified professional who is license, bonded, and insured.