

# How to Help Make the Most of Your Social Security Benefits



When and how you choose to take your Social Security benefits can have a significant impact on the total benefits you receive over time. Yet most Americans don't understand that there are a variety of benefit options and complex strategies to consider.



While 40% of Americans file to begin receiving Social Security benefits at age 62,<sup>1</sup> a similar percentage (38%) wished they would have waited.<sup>2</sup>

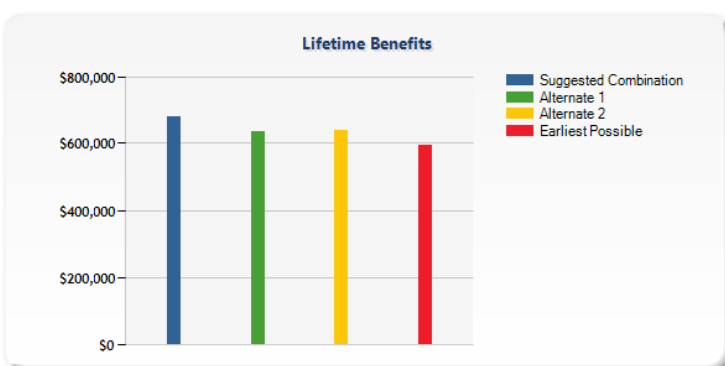
The following are just a few of the many important points about Social Security benefits that you may not know:

- You don't have to begin taking benefits at age 62.
- The Social Security Administration raises your personal retirement benefit for every month you wait to claim your benefits beyond your full retirement age, up to age 70.
- If you're married, you have hundreds of claiming options. If you have been divorced or widowed, you have even more options.

Navigating the Social Security benefit system can be complex. You worked hard and paid into the program for decades, so why not try to make the most of your benefits? A financial professional with our firm can help you navigate the complexities of the Social Security system and evaluate all of your benefit options.

## We can help you optimize your Social Security benefit

Social Security is an important cornerstone of every retirement income plan. Your financial professional has access to robust software that can help analyze many of the Social Security benefit scenarios available to you and help you evaluate which one best fits your personal circumstances.



And, because Social Security is a key component of your retirement income, your financial professional can work with you to create a comprehensive retirement income plan that is tailored to meet your unique goals. They will apply a holistic planning process to help you address key retirement decisions, effectively manage risks, and efficiently provide ongoing income to meet both your current and long-term retirement needs.

## Ready to get started?

You can start the evaluation process by completing a brief questionnaire. In order to do this, you will need to have information on the Social Security benefits available to you (and your spouse, if applicable). This can come from a statement received from the Social Security Administration, by using the retirement estimator at [ssa.gov](https://ssa.gov), or by creating an account at [ssa.gov](https://ssa.gov). Your financial professional will use this information to evaluate your Social Security benefit options and will help you create a retirement income plan that makes the most of your retirement savings.

<sup>1</sup> Source: Social Security Administration.

<sup>2</sup> Source: Nationwide Financial Retirement Institute, Social Security Consumer Survey June 2014; conducted by Harris Interactive.

Our firm and its affiliates do not provide tax or legal advice.

INVESTMENTS AND INSURANCE PRODUCTS:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE
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