

Are You Leaving Social Security Money on the Table?

By Samuel N. Asare, MBA
CRPC, CMFC, CLU

When it comes to maximizing Social Security benefits, many – sadly including so-called financial advisors – are under the wrong notion that there are only two basic options: (1) collecting at early retirement or (2) waiting until full retirement age. But the fact is, whether you're married, divorced, or widowed, you have several options and strategies that could get you more money than you might imagine. Obviously, for that to be possible you must first be aware of all of your options, mustn't you?

Deb's retirement advisor is a trusted family friend she's known and worked with for years. She's looking forward to retiring in eight months when she turns 66. Her advisor has determined that between Deb's pension and Social Security, she'll be OK, so she really didn't see any need to seek a second opinion. However,

her coworker strongly encourages her to do so – after all, it's complimentary! So she reluctantly makes an appointment to visit with us.

During our meeting, we discover that, although currently single, Deb was married for nearly 35 years – and that's the game changer! Wondering why? Her financial advisor was completely wrong in thinking she could only – and therefore must – apply for Social Security benefits based on her "own" work record. The thing is, under Social Security rules, she also qualifies for retirement benefits based on her ex-husband's work record.



In Deb's particular situation, such a move would be extremely beneficial, because her ex-husband earned so much more money that it turned out her monthly benefit would be almost \$300 more than if she based her claim on her own record.

And it gets better still! By going this route – and getting \$300 more a month now – Deb also has the opportunity to earn "delayed retirement credits," which increases her "own" benefit amount by 8 percent a year for the next four years, until she reaches age 70. As the math turns out, at that time, she will switch from her current claim to her "own" much larger maximum benefit. So she gets more today, and even much more at age 70 and beyond.

By the way, Deb's decision to take this route will not reduce the benefit amounts that her ex-husband and/or his new wife will collect. Not too shabby, right?

Of course, everyone's situation is dif-

ferent. But are you sure you're aware of ALL of your options when it comes to maximizing Social Security payouts, not just for yourself, but for your immediate family as well? You can start by downloading a totally complimentary copy of our easy-to-understand special report "Secure Your Future" at www.SecureYourFutureReport.com or call our office at 877.656.9111 to request a copy. You may also schedule a no-strings-attached consultation to discuss any questions or concerns you might have about your retirement investments with an experienced professional.

About the Author

Samuel N. Asare, MBA, CRPC, CMFC, CLU, CTP

CBM, is a noted retirement planner, principal and lead strategist at Laser Financial Group. His firm trains financial professionals on a variety of retirement-related subjects.

Samuel has authored multiple personal finance publications and instructional videos, and is a regularly featured expert in several media outlets. You can read his acclaimed blog at LaserFG.blogspot.com, get practical retirement insights at LaserFG.com, or call him on 877.656.9111 to schedule a complimentary, no-obligation consultation.



**SECURE
YOUR
FUTURE**

**Strategies to MAXIMIZE
Your Social Security Payout**

SAMUEL N. ASARE MBA, CRPC, CMFC

This is not a solicitation for the purchase or sale of any security.

After Years of Hard Work and Contributing to Social Security, Shouldn't You be CERTAIN that You're Not Leaving ANYTHING on the Table?

Get your **FREE copy of "Secure Your Future"** special report, authored by noted retirement expert Samuel N. Asare, and discover the full range of little-known options that can **MAXIMIZE** yours and your family's Social Security payout.

Download directly at www.SecureYourFutureReport.com or Call **877.656.9111** to request your copy RIGHT NOW!