

Understanding the Importance of Social Security Claiming Decisions

10 minutes – The demand for Social Security claiming advice

- The percentage of Retirement income that comes from Social Security
- The high value future retirees put on Social Security Claiming advice
- Why the majority of wealthy people don't claim early
- The risks incurred by not giving Social Security claiming advice

15 minutes - The three misguided reasons people use for claiming early

- Social Security is running out of money
- Do not want to delay and risk dying before claiming benefits
- Do not want to run the risk of dying before reaching breakeven age.

Each reason will be addressed individually and refuted by using statistics and probabilities,

25 minutes - The four things everyone should know before they claim

- Percentage amount benefit will increase each year by Delaying
- Understanding life expectancy and why you may live Longer than you think
- Social Security's COLA feature and why it should be an Important consideration before claiming
- Social Security's Survivor Benefit, why it is important and how to make it as big as possible
- How making a better Social Security claiming decision can reduce the financial risks in retirement (bonus)

10 minutes - The Restricted Application claiming strategy.

- Millions of people are still qualified to use it but don't know it
- Who is qualified to use the strategy and why you need to tell them
- A case study will be presented illustrating exactly how the strategy works.

Reasons for Acceptability

- 1) Sufficient detail on subject matter covered
- 2) Sufficient detail on amount of time spent on each topic
- 3) Social Security is a very timely topic that qualifies for credit
- 4) Case study is presented clearly illustrating how the Restricted Application claiming strategy works for qualified people