



Maximize Social Security and Secure Your Retirement

Many pre-retirees don't realize they could be leaving money on the table. Understanding how to maximize your benefits is crucial to support a comfortable and secure retirement.

Key Considerations for **Maximizing Your Social Security:**

Individual Benefits

Claiming benefits too early may reduce your monthly income.

Spousal Benefits

Coordinating benefits with your spouse may help increase household income.

Strategies

Inflation and cost of living could impact your long-term financial security.

Social Security Benefit at Different Ages*:

Current Age: 62 Current Earnings: \$60,000

Age	Increase/Reduction	Estimated Benefit	20-year Cumulative Benefit
Early Benefits: 62 & 1 month	30% Reduction	\$1,249	\$299,760
Full Retirement Age: Age 67	No Increase/Reduction	\$1,892	\$454,080
Delayed Benefits: Age 70	24% Increase	\$2,428	\$582,720

Find Your Income Gap

Social Security is just one piece of your retirement income. Do you know if it will be enough? Identifying your income gap is essential to maintaining your lifestyle and covering future expenses.

Work with a Financial Professional to Secure Your Future!

A financial professional can help you:

- **Evaluate** your Social Security benefits and determine the best claiming strategy.
- **Identify** any income gaps in your retirement plan.
- **Explore** solutions to ensure a steady and reliable income stream for life.

Start planning today to ensure a financially secure retirement.

Speak with a financial professional to explore how a fixed indexed annuity may help close your income gap and provide long-term financial stability.

For more information, visit www.ssa.gov and contact your retirement planning professional.

*This is a hypothetical example based on mathematical calculations from the Social Security Administration's benefit calculator. For illustrative purposes only.

The information provided is for educational purposes only and is not intended as financial advice. It is important to consult with a financial professional to determine what solutions are appropriate for your specific situation.

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