

— FROM CONFUSION TO CLARITY —

Making the Most of Social Security

Developing a strategy that enables you to delay taking Social Security benefits until you reach full retirement age or older means your benefits may be considerably higher. However, Social Security benefits are not intended to be your only source of income when you retire.



Here are quick facts to help you understand how to get the most from Social Security.



40%

Amount of income Social Security will replace for the average retiree.



You'll need **70% to 80%**

of your pre-retirement income, adjusted for inflation, to continue your current lifestyle.¹



It pays to wait

Americans can expect an **8% annual increase** in Social Security benefits if they wait until age 70 to receive benefits.²



67
years old

The full retirement age for Americans born in or after 1960.

Age 62



Age 70

Taking benefits at age 70 rather than 62 means you potentially receive **57% more in benefits**.



68%

of Social Security beneficiaries age 85 and older are women.

¹Source: [socialsecurity.gov](https://www.ssa.gov/pubs/100/ssa-7005-sm-si.pdf), Your Social Security Statement, Form SSA-7005-SM-SI, accessed March 2021., ²Source: The 2021 Annual Report of the Board of Trustees of the Federal Old Age and Survivors Insurance and Federal Disability Insurance Trust Funds; Table V.C3.

Contact your Financial Professional who can:

- Help you estimate and maximize your Social Security benefits as a foundational part of your retirement strategy.
- Show you strategies that include growth and protection to supplement Social Security and help you reach your target retirement income goals.



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GET STARTED TODAY AND FEEL MORE CONFIDENT IN RETIREMENT!

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