

Understanding Social Security



Social Security is very complex with over 20,000 pages of rules

Did you know:

- **45% elect to take the minimum benefit from Social Security.**
- **Only 1 to 2% elect the maximum.**
- **Social Security on average represents 38% of a household's retirement income.**
- **Many people do not understand how to maximize the spousal benefits available and miss receiving thousands of dollars in lost benefits.**
- **Finally you only get one chance to sign up for Social Security so the decisions you make today may impact the rest of your life.**

One of the greatest challenges of making a decision on when to start your Social Security benefits has been how to get accurate information. To help you make an educated decision we have partnered with Social Security Solutions, LLC to provide you with three ways to better understand your benefits.

Free Social Security Snapshot

See how much the right claiming Strategy can add to your lifetime income. This will not tell you how but will tell you how much you could benefit before paying for the how.

Do it Yourself \$49.95

Get a customized Recommendation of how to maximize your payout based on the data you enter on the website questionnaire.



Consult with an Expert \$124.95

Speak with an expert on the phone and have them evaluate your specific situation and then make a recommendation based on your answers.

As we stated Social Security is one of the most important decisions you will make in retirement. It is too important to know what you are entitled to receive in order to make a wise decision. For most people they start contributing to Social Security early in life and continue throughout their working career. Now that it is time to get the most out of that investment you need the facts to get the most. We want to help. For more details go to our website and click on the Social Security Button.

To get started go to

WWW.MUNICIPALBENEFITS.COM

