

Elaine Simmons
Social Security Informed
www.ssinformed.com
ssbyelaine@gmail.com

Presentation Outline
for Southern Arizona Estate Planning Council
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I. When to Start Retirement Benefits

- Factors to take into consideration
 1. *Other sources of guaranteed income*
 2. *Personal Savings*
 3. *Life Style*
 4. *Client and Spouse's Life expectancies*
 5. *Future benefit amount for surviving spouse*

II. How to Maximize Benefits

- Potential entitlement for benefits as a widow/widower, divorced widow/widower, spouse/divorced spouse
- Restriction option for any benefit category in "A" above
- Voluntary Suspension of benefits is available, however make an informed decision!
- Social Security "do over" and/or "mini do overs"

III. Understanding the insured status provision for disability benefits

- Client can be insured for retirement benefits but not insured for disability benefits
 1. *Three out of 10 people will become disabled before age 62*
 2. *Maintaining insured status while retiring early*

IV. Medicare

- When is Medicare the primary insurance
 1. *Understanding the initial enrollment period*
 2. *Understanding the special enrollment period*
- Medicare premiums are now tied to your modified adjusted gross income, a combination of your adjusted gross taxable income and tax exempt interest income.