

[Are Your Clients Social Security Savvy?](#)

In helping guide clients on their journey towards financial security, one crucial aspect often overlooked by advisors is social security. While it may seem like a distant concern to some, educating clients about Social Security's role in their retirement can significantly affect their quality of life.

Their goals and circumstances will certainly be key factors in deciding at what age they should begin claiming their Social Security Benefits.

Reasons they may want to consider taking Social Security early includes:

- Having a serious illness and/or short life expectancy
- Getting laid off from their job later in their career.
- Working a part-time job
- No one else is dependent on their income.
- They already have their highest-earning 35 years.

There are also many valid reasons for delaying Social Security payments, as well as considerations such as taxes, spousal benefits, and income from working a post-retirement job. As their financial advisor, you can help your clients consider how factors such as these will affect their retirement plan.

[Read the Client Guide](#)

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Social Security Savvy seminar

A presentation your advisors can give to clients with tips on making the most of their Social Security during their retirement years.

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Social Security Savvy summary

A handout for your clients on what to consider when taking Social Security and how to make the most of it during retirement.

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SB-10047-82 | 2024-04-04