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Social Security Process

- 1 – 1-800-772-1213
www.ssa.gov/myaccount - get account history and projected benefits
age 62-65-67-70

- 2 - California site to recover unclaimed property
Ucpi/sco.ca.gov/ucp/default.aspx

- 3 – 5 Strategies to Profitable Social Security Planning
 - 1 – Work longer, earn more based on highest 35 years – any years under 35 get zero's put in.
 - 2 – Apply for benefits at optimal time
 - 3 – Coordinate spousal benefits.
 - 4 – Survivor Benefits – death of one spouse reduces benefits coming to family. In most cases income needs to be replaced – check current life insurance.
 - 5 – Minimize Taxes –
 - If current earnings high tax on SS benefits significant and should consider delaying receipt of benefits
 - Draw down IRA money prior to 70 ½

- 4 - Retirement Earnings Calculator
www.ssa.gov/oact/cola/rteffect

Errors in Social Security planning can cost you a substantial amount of money over your lifetime. Make sure you explore all your options.

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