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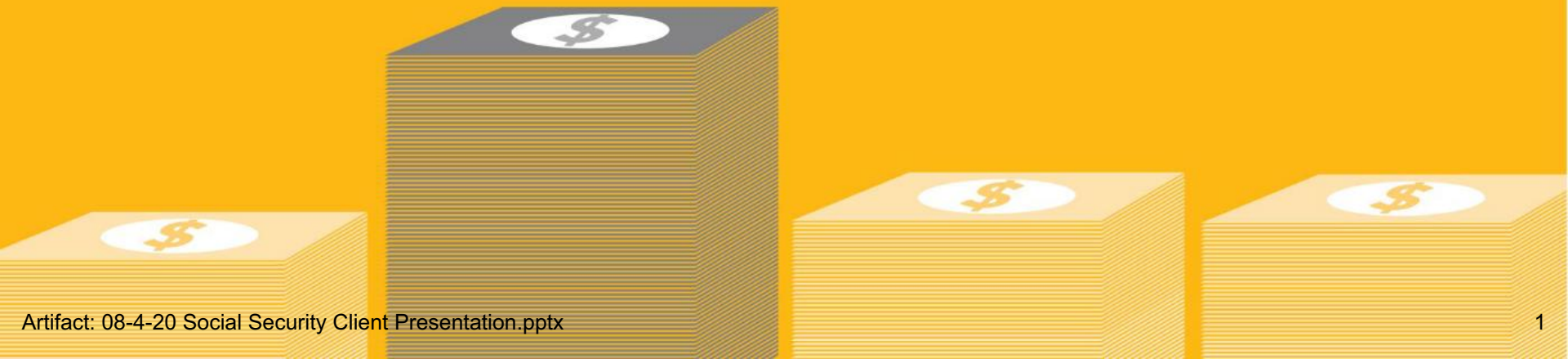
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NATIONWIDE RETIREMENT INSTITUTE®

# Social Security

*The choice of a lifetime*



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NFM-18350AO.1 (04/19)

# Today's agenda

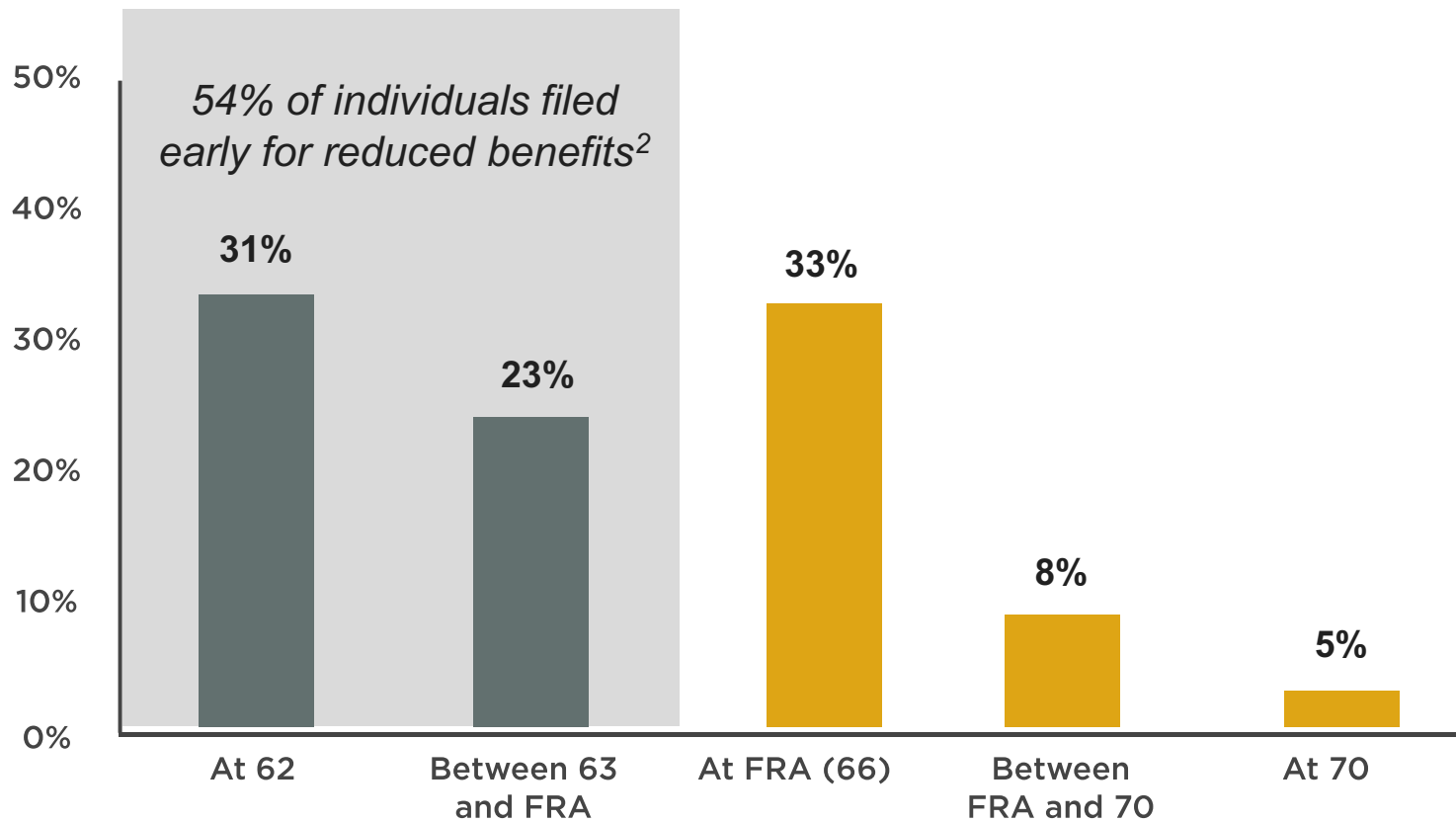
- Social Security – the choice of a lifetime
- Social Security basics
- Managing the discussion

# Social Security

— The choice of a lifetime —

# Most file at the earliest possible time

New Social Security claimants in a calendar year<sup>1</sup>



<sup>1</sup> Source: SS Supplement 2018. Table 6.B5, Social Security Administration, 2017 calendar year. <sup>2</sup> FRA = Full retirement age. For this data, FRA is 66.

# Jim and Linda's Options

## Meet Married Couple Jim & Linda

Jim is 65 and Linda is 61

**\$2,300**

**Jim's SS benefit at FRA**

**\$1,600**

**Linda's SS benefit at FRA**

*This example is hypothetical and for illustrative purposes only*

Figures as shown represent future-value and assume average life expectancy of 85 for men and 88 for women and 2.5% annual cost-of-living adjustments (COLA).

\* Represents if Jim files today, and Linda files when she's 62



**\$229,618**

Cumulative benefit lost by filing early

Cumulative benefit if both file as soon as possible\*

**\$1,340,762**

Cumulative benefit if both optimize SS benefits

**\$1,570,380**

# Another Option for A Single Person

## Meet Jim, a single person in retirement

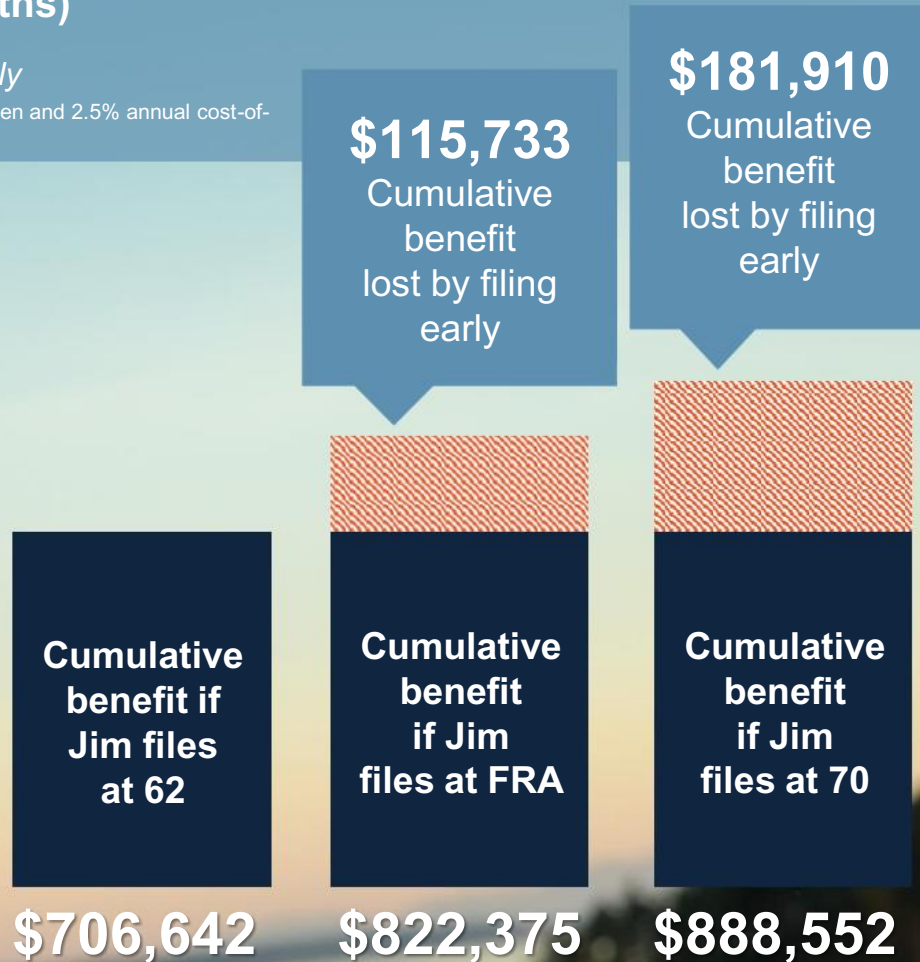
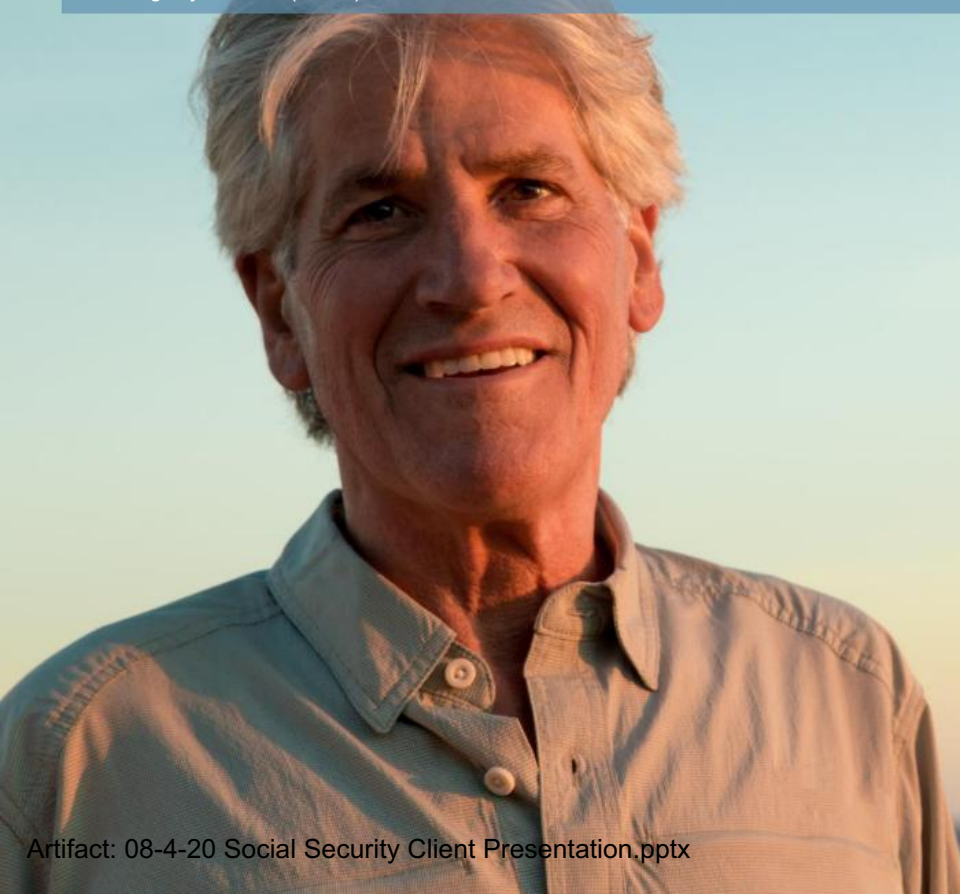
Jim is 61

**\$2,600**

**Jim's SS benefit at FRA (66 years and 6 months)**

*This example is hypothetical and for illustrative purposes only*

Figures as shown represent future-value and assume average life expectancy of 85 for men and 2.5% annual cost-of-living adjustments (COLA).



# Will Social Security be there for you?

Based on combined trust fund reserves and current assumptions<sup>6</sup>:

- Full benefits payable to at least 2034
- With no legislative changes, Social Security would pay 79% of benefits afterward

Source: 2018 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds

# Social Security

— The basics —

# What does Social Security offer?

## Old Age, Survivors and Disability Insurance (OASDI)

Guaranteed  
lifetime income



Survivor benefits



Indexed to  
inflation



Preferential  
tax treatment



# Primary Insurance Amount (PIA)

- Amount received each month if benefits start at full retirement age (FRA)
- Based on lifetime Social Security earnings adjusted for inflation
  - Average indexed monthly earnings (AIME) over highest 35 years of earnings
  - Benefit reflects a percentage of average monthly earnings
  - Higher earners receive a smaller percentage than low-wage earners
  - Maximum PIA for 2019 is \$2,861
- Social Security statements available on mySocialSecurity  
(Sign up at [ssa.gov/myaccount](https://ssa.gov/myaccount))

# Full Retirement Age



Eligible for 100% of benefits

Birth Year	FRA
------------	-----

1943 - 1954	66
-------------	----

1955	66 + 2 mos.
------	-------------

1956	66+ 4 mos.
------	------------

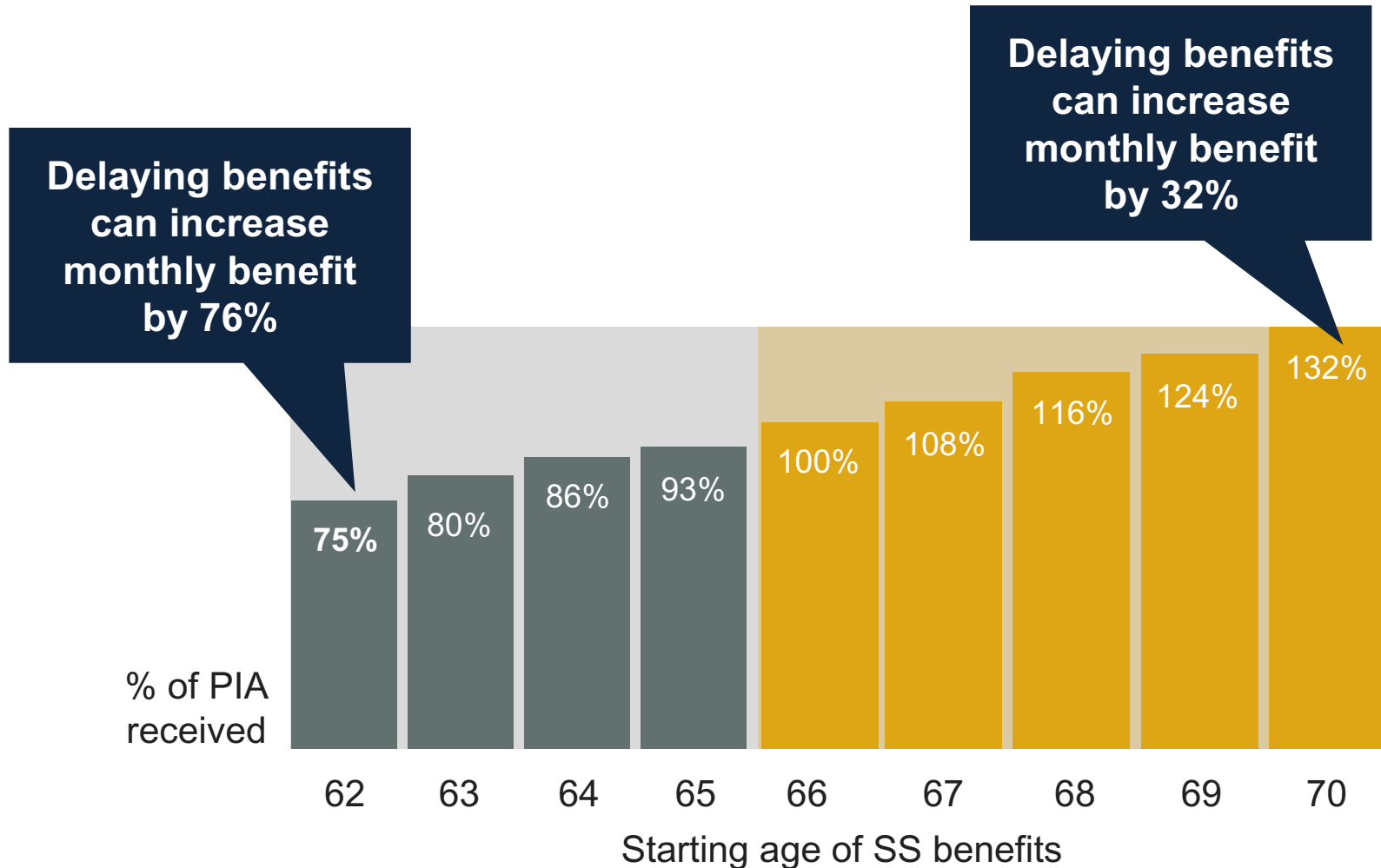
1957	66 + 6 mos.
------	-------------

1958	66 + 8 mos.
------	-------------

1959	66 + 10 mos.
------	--------------

1960 - later	67
--------------	----

# Early and delayed filing affects monthly benefit



# Filing rules for different situations



Surviving spouses



Spouses



Divorced spouses



Dependent children



Disabled individuals

# How working impacts Social Security

## If under FRA for the full year

- \$1 withheld for every \$2 above annual limit

(\$17,640 or \$1,470/month)

## In the year of FRA (Up to FRA month)

- \$1 withheld for every \$3 above annual limit

(\$46,920 or \$3,910/month)

## At FRA and beyond

- No limit on earnings
- Withheld earnings are returned

Source: Social Security Administration, 2018

— Managing the —

# Social Security discussion

# Simplifying Social Security decisions

## Nationwide's Social Security 360 Analyzer<sup>®</sup> tool

- Identifies optimal filing methods and allows you to adjust parameters to compare different strategies
- Provides instructions on how to file
- Helps you integrate Social Security into your comprehensive retirement income plan

# Social Security Assessment



## Make an informed Social Security decision

*Your personalized Social Security report, powered by Social Security  
Timing® — Compare your options and choose for your future*

**Jim & Linda Smith**  
**Your Valued Advisor**  
**Tuesday, January 1, 2019**

### Important Information About This Report

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

This report is being provided for informational purposes only and should not be construed as investment, tax, or legal advice or a solicitation to buy or sell any specific securities product. You should work closely with your financial professional to develop a plan that incorporates your investment objectives, goals, risk tolerance and time horizons based on your specific situation. This report relies upon the accuracy of the data you provide and is an estimate of the social security benefits you may receive which will differ from the actual benefit amount you receive at the time of application with the Social Security Administration. The information provided is based on current laws which are subject to change at any time. This report has not been reviewed or endorsed by any government agency.

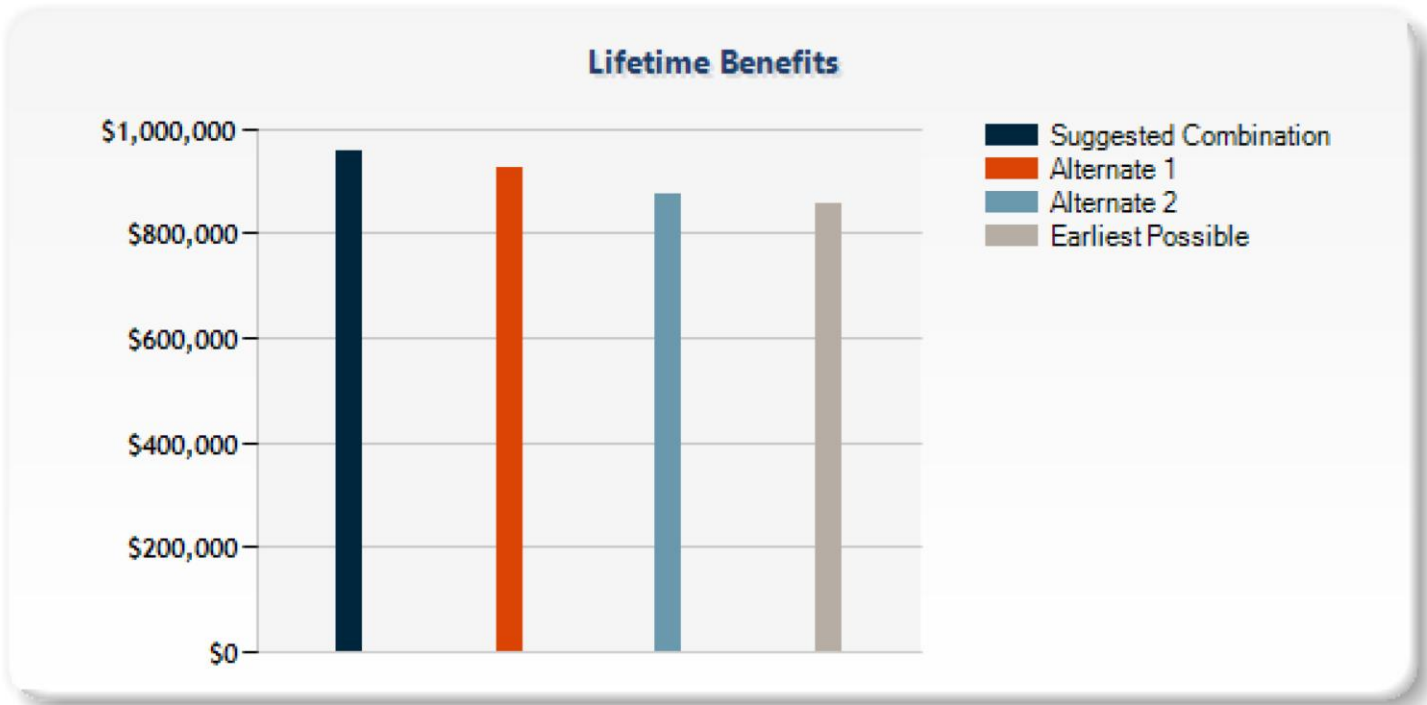
The information collected on this Social Security Report will be kept confidential and used to provide an overview of a client's potential Social Security benefit. Please keep in mind that the results of this report are for hypothetical purposes only and are not guaranteed.

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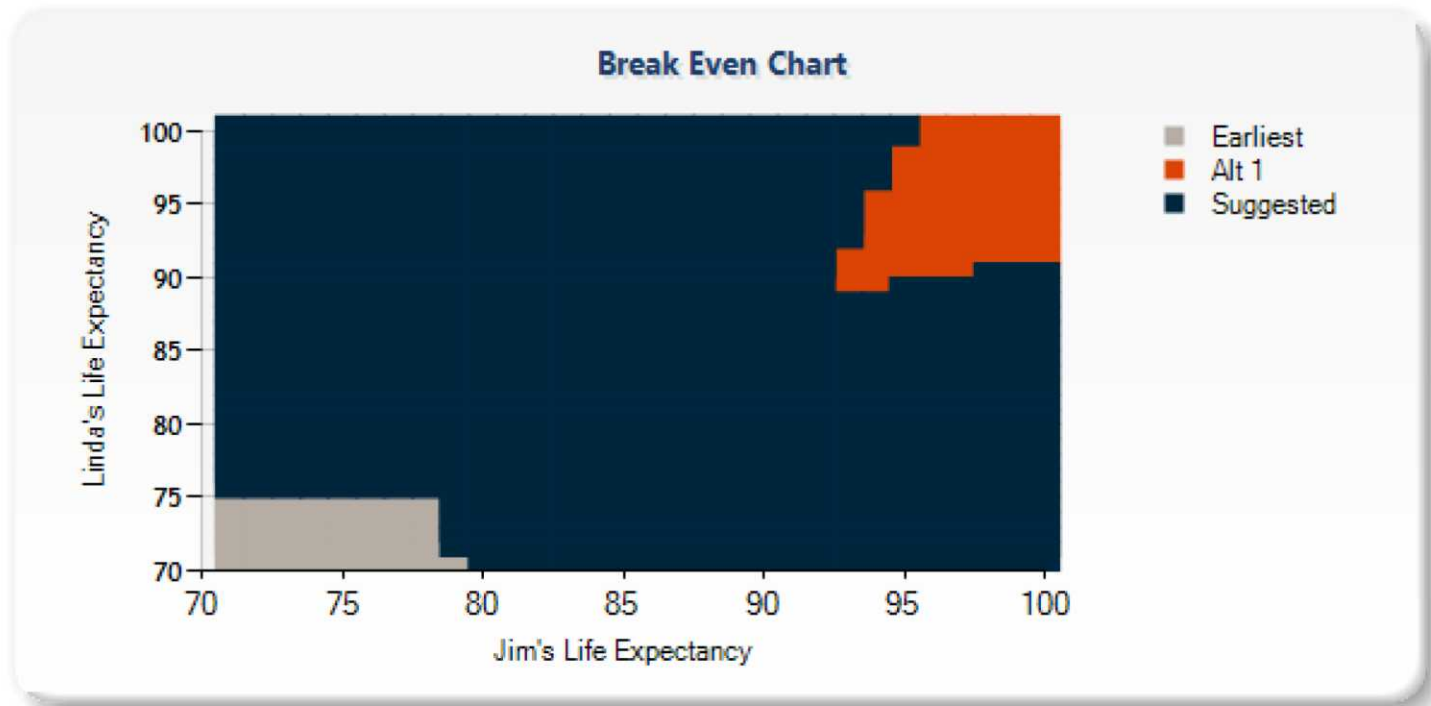
# Compare filing strategies

The Social Security report shows cumulative benefits of an optimization strategy vs. early filing and alternative filing strategies



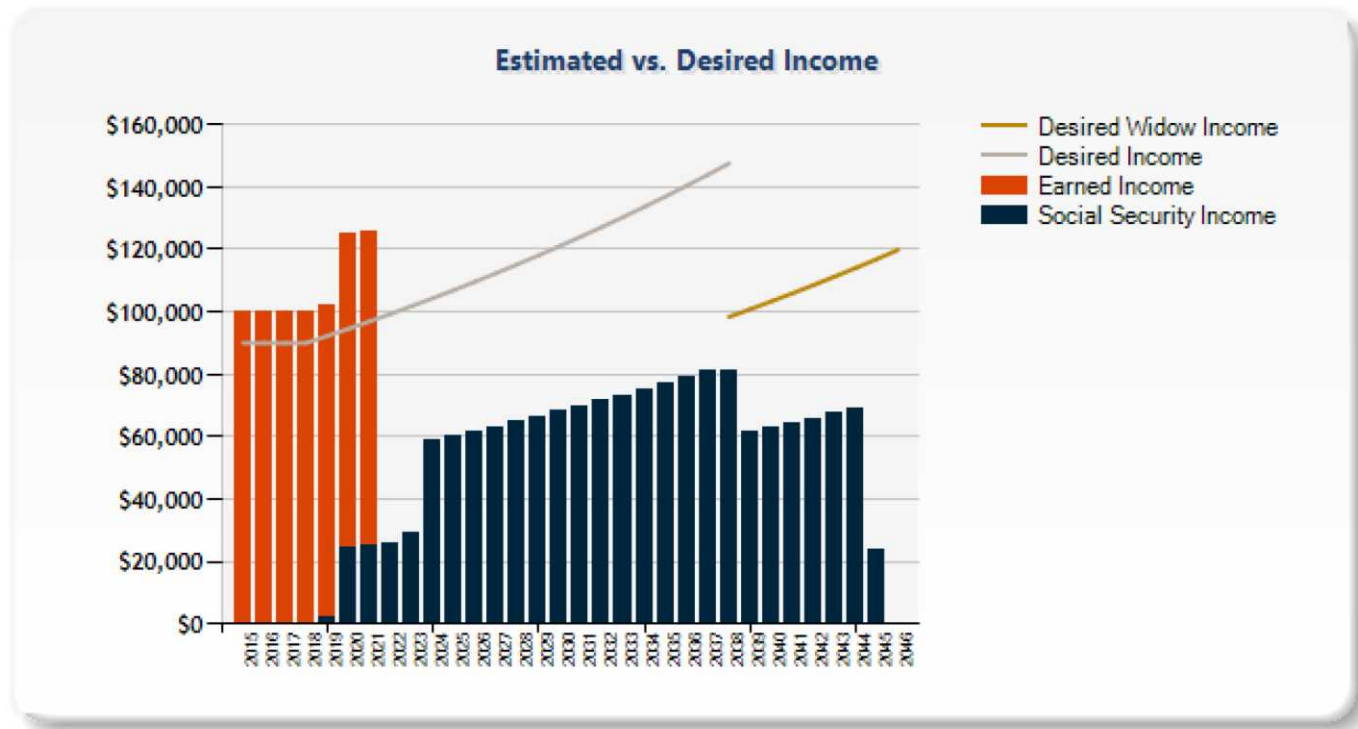
# Analyze break-even points

Illustrates which of the outlined strategies provides the best outcome at any given set of mortality assumptions for SS claimants



# Identify income gaps

The report illustrates annual Social Security cash flow for the suggested filing strategy vs. projected retirement income needs.



# Social Security Strategy Example

The expected lifetime family benefit using the strategy example is:

**\$958,863**

*Note that this illustration is for educational purposes only.*

## Jim

- **66 years - File a Restricted application for only spousal benefit based on Linda's earnings record.**

Your approximate spousal benefit would be **\$800**

- **File for own benefit at age 70 years.**

Your approximate benefit on your own earnings record would be **\$3,434**

## Linda

- **File a standard application for benefits at age 62 years 7 months.**

Your approximate monthly benefit would be **\$1,206**

# Social Security fact finder

Helps gather relevant information to prepare a filing strategy comparison

- Marital status
- Expected benefit amount
- Life expectancy
- Planned retirement date
- Desired retirement income
- Retirement goals, concerns, etc.

Complete this form and have your advisor return it to the Retirement Institute Income Planning Team.  
IPLNDESK@nationwide.com Fax: 1-855-256-4220  
Have questions? Call 1-877-245-0763

**Nationwide®**

### Social Security 360 Analyzer® Fact Finder

Wholesaler name: \_\_\_\_\_ Meeting reference: \_\_\_\_\_

REPORT REQUESTED BY:	<input type="checkbox"/> BROKER/DEALER	<input type="checkbox"/> BGA	<input type="checkbox"/> IMO	<input type="checkbox"/> RIA
First Name:	Last Name:			
Firm/BGA/IMO Name:	Phone:			
Send Report To (Email):	Address (Street, City, State, Zip Code):			

**Before you begin:** log in and download your current Social Security statement at [socialsecurity.gov/myaccount](http://socialsecurity.gov/myaccount).

Answer the questions below and bring this form to a Social Security planning meeting with your advisor.  
(If you select *married, widowed or divorced*, be sure to answer the related questions on Page 2 in addition to the questions below.)

#### About you

First name: \_\_\_\_\_ Last name: \_\_\_\_\_

Your marital status:  Married  Widowed  Divorced  Single

Gender:  Male  Female Date of birth (mm/dd/yy): \_\_\_\_/\_\_\_\_/\_\_\_\_

What life expectancy are you planning for? \_\_\_\_ years \_\_\_\_ months  Use average (Male=66 years, Female=69 years!)

Have you already started Social Security benefits?  Yes  No. If yes, at what age? \_\_\_\_ Filing date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
If so, how much is the monthly benefit you're currently receiving? \$ \_\_\_\_\_

#### Government or Non-profit Employees/Former Employees

Do you have a pension from employment in which you did NOT pay Social Security taxes?  Yes  No.

If yes, Page 3 of your SS benefit statement "Your earnings statement" is required with this questionnaire to generate a report.  
What is the name of the pension/employer? \_\_\_\_\_ What is the monthly pension amount? \$ \_\_\_\_\_  
When does this pension start? \_\_\_\_\_ What is the projected cost-of-living adjustment for this pension? % \_\_\_\_\_

#### Your earnings

For this section, please refer to a current Social Security benefit statement.

Statement date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Your estimated monthly benefits at full retirement age: \$ \_\_\_\_\_

At what age do you plan to stop working? \_\_\_\_\_  
If you're planning to work after 62, what is your anticipated annual employment income? \$ \_\_\_\_\_

#### Your retirement income assumption

What is your desired monthly pre-tax household income upon retirement? \$ \_\_\_\_\_ (TODAY'S DOLLARS)

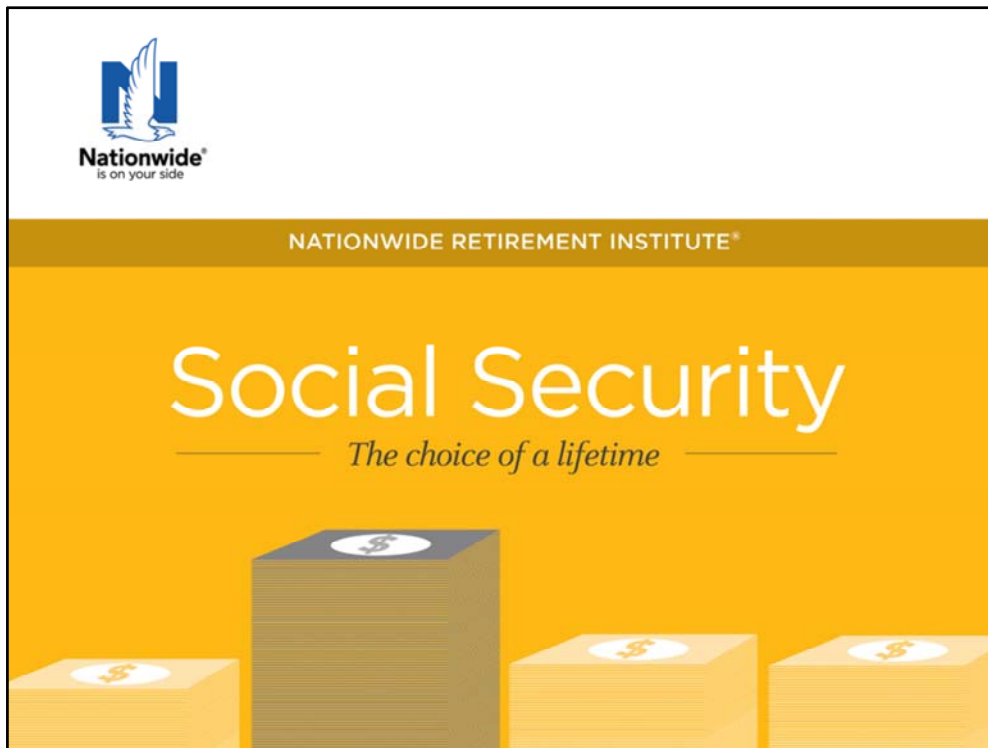
What is your desired monthly pre-tax household income after the death of your spouse? \$ \_\_\_\_\_

\* Life expectancy for a married couple at age 65, 2015 LIRMA Retirement Income Balance Book

**After this section is complete, please continue on to the next page.**

# Three steps in Social Security planning

- Get a good understanding of the basics of Social Security
- Make an appointment to discuss your Social Security options
- Complete a Social Security fact finder in advance of the meeting



**Presentation Title: Social Security – The choice of a lifetime**

**Promotional description:** The Social Security decision is one of the most important decisions you will face about your retirement – a decision that could potentially result in accumulating hundreds of thousands of dollars in additional retirement income. Providing guidance for this important decision can set the stage for a broader discussion about their retirement income plans. This presentation breaks down and simplifies the many rules and filing options for Social Security, and demonstrates how you can make a suitable decision for your needs by analyzing and comparing different Social Security filing options.

**Presentation script begins below:**

Good [morning/afternoon/evening]. My name is [Wholesaler name] from Nationwide.

Today's presentation is focused on the Social Security opportunity.

- The choices about when and how to file for their Social Security benefits is one of the most important decisions you will make.
- It will have a direct effect on how your essential and discretionary expenses are met throughout retirement, and in most cases the decisions are permanent.

Social Security planning is an opportunity to work with your financial advisor to lay a solid foundation for a comprehensive retirement income solution.

- Your financial advisor can help you in making the transition from accumulating

assets for retirement to withdrawing those assets during retirement.

- Your advisor can also help you understand how to integrate Social Security decisions into a retirement income plan

## Important things to keep in mind

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## Today's agenda

- Social Security – the choice of a lifetime
- Social Security basics
- Managing the discussion

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The purpose of my presentation is to help prepare you for the Social Security decision with education and ideas for building a comprehensive retirement income plan.

- First, we'll look at why the Social Security filing decision is the choice of a lifetime – or why your filing decision matters
- Then, we'll get into some of the basics you need to know about Social Security, including the rules for spouses, widows/widowers, divorcees, etc.; and will review recent filing rule changes and implications to filing strategies
- Next, we'll talk about the different filing strategies you can use when making your Social Security decision and to optimize Social Security income for your specific needs

# Social Security

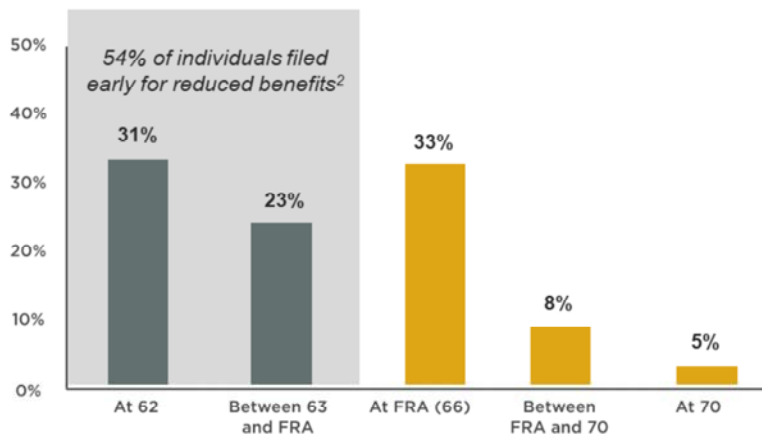
— The choice of a lifetime —

Let's start with a look at why the Social Security decision is so important.

We say it's a choice of a lifetime because you generally only get one chance to get this decision right, and the consequences of the decision will reverberate for the rest of your life (including the life of your spouse, if married.)

## Most file at the earliest possible time

New Social Security claimants in a calendar year<sup>1</sup>



Let's start with a look at the importance of the Social Security filing decision on your retirement income plan.

Most Americans have a base level of understanding of how Social Security works – you pay into the system throughout your career, then at 66 to 67 for today's retirees you can receive monthly income for the rest of your life.

- Some people want to or have to retire early. Social Security allows you to tap your benefit as early as 62, with a reduction in benefits that's largely permanent.
- It's also possible to delay your benefit beyond your full retirement age, up to age 70. In return for delaying, you earn credits that increase your monthly benefit when you do decide to take them.

What do most people do with their Social Security decision? This chart shows a snapshot of when new Social Security claimants took benefits during a calendar year.

- As you can see, the majority of people (54%) filed earlier than full retirement age.
- In fact, one-third of the filers in this year (33%) started benefits at age 62 – the earliest possible age with the largest reduction in benefits
  - Multiple reasons for doing this – Many may simply need the money or are physically exhausted from a lifetime of work; others may be forced into retirement sooner than planned due to layoffs or health issues; more are doubtful about the future solvency of the Social Security program.

It's also important to remember that this is by and large a permanent decision.

- Once you make your filing decision, there is a 12-month window in which you can change your mind.
- For the most part, people don't reverse this decision.
- If you would change your mind, you can suspend receiving your benefits and pay back

all benefits you've received up to that point.



Let's look at how the Social Security filing decision can impact one hypothetical couple. (Please note that actual scenarios will be different than the examples we'll use during this presentation.)

#### Meet Jim and Linda

- Jim is 65 and Linda is 61
- Married for over 30 years
- Their household has over \$500K in household assets, putting them in the top 13% of US. Households and highest income quintile (Annual income \$110,000 and up; 50% of people with over \$500K in assets are in highest monthly income quintile)
  - Based on the distribution of Primary Insurance Amounts, we've estimated Jim's lifetime income would put him in 14% of retired workers that receive a benefit of \$2,100 or more.
- Linda's current monthly benefit is \$1,600 based on her earnings history which was lower than her husband due to various factors including being out of the workforce for several years for their kids.

Let's look at the outcome that different Social Security filing decisions would have on this couple.

- If both file right now they will take a permanent reduction in benefits of just under 15%, they would accumulate over \$1.3M during their retirement
  - Assuming life expectancy at age 85 for Jim and 88 for Linda
  - Figures assume future dollar value of benefit
  - Also assumes annual cost of living adjustments (COLA) of 2.5%
- The optimal benefit would have been \$ \_\_\_\_\_ and the strategy was that Jim filed a Restricted Application for only his spousal benefit at 66. This allowed him to continue to earn delayed retirement credits on his own benefit. He would then file for his own benefit at 70.

- They could have gained \$229,618 by utilizing this filing strategy instead of filing as soon as possible



Some of you are not married and you may wonder what a breakeven chart looks like for a single person. (Please note that actual scenarios will be different than the examples we'll use during this presentation.)

For this example, we will assume:

- Jim is 61
- Single
- His household has over \$500K in household assets, putting him in the top 13% of US. Households and highest income quintile (Annual income \$110,000 and up; 50% of people with over \$500K in assets are in highest monthly income quintile)
  - Based on the distribution of Primary Insurance Amounts, we've estimated Jim's lifetime income would put him in 14% of retired workers that receive a benefit of \$2,100 or more.

In this filing option Jim decides to file at 62, 66 and 6 months (his FRA), and 70. As you can see, if Jim waits even 4 more years and files at 66 and 6 months, he would gain \$115,733 in cumulative benefits. If he waits until 70, he could gain \$181,910 in cumulative benefits.

## Will Social Security be there for you?

Based on combined trust fund reserves and current assumptions<sup>6</sup>:

- Full benefits payable to at least 2034
- With no legislative changes, Social Security would pay 79% of benefits afterward

Source: 2018 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds

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One of the most common misconceptions you may hear is around the solvency of the Social Security program. You may hear, “I don’t think Social Security will be around much longer,” so some people may decide to take their benefits as early as possible in case their fears come into fruition.

- In 2018, Social Security’s costs exceeded its income, so there is some basis for this concern.

There’s a lot of heated debate in Washington about the future of Social Security. So let’s put out there what the Social Security Administration says.

Based on theoretical combined trust fund reserves and current assumptions and no future changes to existing legislation:

- Full benefits are payable to at least 2034
- 79% of benefits payable afterward

Legislation is likely to change going forward, with the goal of extending the solvency of Social Security.

# Social Security

— The basics —

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Before you get into a Social Security discussion or planning, there is some basic information you need to be familiar with.

The rules can be complex, but we'll break down and simplify them to help you have productive conversations with your advisor.

## What does Social Security offer?



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First, what does Social Security offer?

- Official name is “Old Age, Survivors and Disability Insurance” (OASDI is the acronym) so that tells you who the program is designed to aid

[CLICK]

- By itself, Social Security would be a powerful asset in a portfolio [CLICK]
  - Offers guaranteed lifetime income [CLICK]
  - Benefit amounts are indexed to inflation to preserve your purchasing power [CLICK]
  - Offers survivor benefits similar to an annuity [CLICK]
  - Benefits receive preferential tax treatment compared with ordinary income
    - A portion of Social Security income will always be tax free, while income from employment, pensions, and retirement plan withdrawals are for the most part taxed fully at the ordinary income tax rate.

## Primary Insurance Amount (PIA)

- Amount received each month if benefits start at full retirement age (FRA)
- Based on lifetime Social Security earnings adjusted for inflation
  - Average indexed monthly earnings (AIME) over highest 35 years of earnings
  - Benefit reflects a percentage of average monthly earnings
  - Higher earners receive a smaller percentage than low-wage earners
  - Maximum PIA for 2019 is \$2,861
- Social Security statements available on mySocialSecurity  
(Sign up at [ssa.gov/myaccount](https://ssa.gov/myaccount))

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There are a few acronyms that I'll use in this presentation and are important to know. The first is PIA – or Primary Insurance Amount

- The formula for calculating Social Security benefits is different than the formulas you typically see used for calculating pension benefits (e.g., “high five” or “last three” earnings years).

[CLICK]

- Based on lifetime Social Security earnings adjusted for wage inflation
  - Highest 35 years of adjusted earnings added together, then divided by 420 (number of months in 35 years) to get a monthly average earnings
  - Benefit reflects a percentage of this average monthly earnings figure
- The higher your lifetime SS earnings, the higher your benefit.
  - Maximum monthly SS benefit in 2019 is \$2,861 plus any delayed retirement credits
- If avg. annual income over lifetime earnings was higher than **\$132,900** (which is the cap for earned income subject to SS taxes), the worker will reach the max of their monthly SS benefits.
  - Higher earners receive a smaller percentage of their average earnings than low-wage earners as SS benefits.
  - Maximum PIA for 2019 is \$2,861.
- PIA is also subject to cost-of-living adjustments (or COLA)

## Full Retirement Age

Early				FRA		Delay		
62	63	64	65	66	67	68	69	70
Eligible for 100% of benefits								
Birth Year		FRA						
1943-1954		66						
1955		66 + 2 mos.						
1956		66+ 4 mos.						
1957		66 + 6 mos.						
1958		66 + 8 mos.						
1959		66 + 10 mos.						
1960-later		67						

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The next important acronym to know is FRA – or full retirement age.

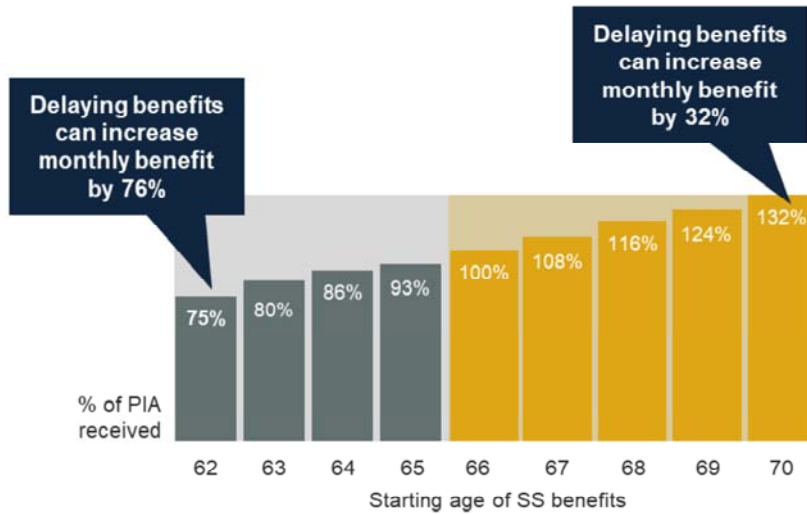
- Used to be 65, and many people still believe 65 is full retirement age
- FRA is currently 66 and is gradually increasing to 67, starting with people born in 1943 or later
- People born in 1953 will reach FRA @ 66 in 2019.
- FRA is 67 for anyone born after 1960

Early filing can occur starting at age 62 up to FRA

- For anyone born in 1955 or later, age 66 is considered early

You can delay filing up to age 70 and increase your benefit amount, as we'll show on the next slide.

## Early and delayed filing affects monthly benefit



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How does filing earlier or later than FRA affect PIA?

- This example is for an individual with an FRA of 66; in other words, born between 1943 and 1954
- Filing as early as possible at age 62 results in a permanent reduction in benefits of 25%
- Benefit reduction decreases the closer you get to FRA
- Delaying benefits increases PIA 8% each year, up to age 70. So someone with an FRA of 66 can increase their monthly benefit by 32% just by delaying benefits as late as possible.

## Filing rules for different situations



Surviving spouses



Spouses



Divorced spouses



Dependent children



Disabled individuals

## How working impacts Social Security



Source: Social Security Administration, 2018

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Many people may also be considering to continue to work while receiving Social Security benefits. But depending on a person's age, SS benefits may be reduced.

- These benefits are not lost – rather, they are withheld until the person reaches full retirement age. At that point, SS benefits are increased to account for the amount of earned income that was withheld.
  - If under FRA for the entire year, \$1 of SS benefits are withheld for every \$2 of earned income above the annual limit
  - [CLICK] In the FRA year, \$1 of SS benefits are withheld \$1 for every \$3 in earned income
  - [CLICK] In the month of FRA and beyond, SS benefits will not be reduced.
- There's a common misperception is that this withheld income due to working comes back as a lump sum. That is not correct – instead, benefits are increased to recoup this withheld income. For example, someone who filed for benefits early at 62 receives 75% of PIA then returns to work at 63 through 66, making enough that he would receive no benefits after the reduction. At FRA, the percentage of PIA would go from 75% to 93.3%.

— Managing the —

# Social Security discussion

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## Simplifying Social Security decisions

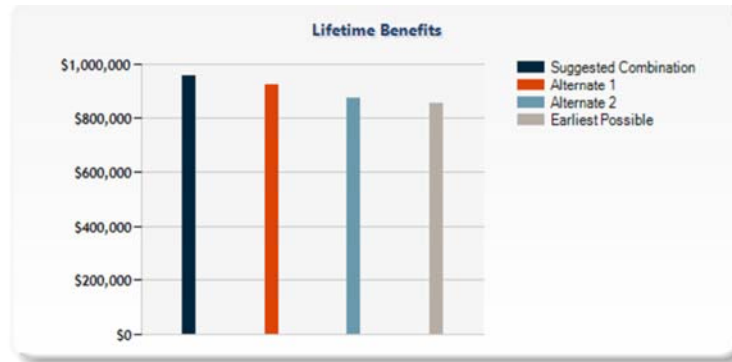
### **Nationwide's Social Security 360 Analyzer<sup>®</sup> tool**

- Identifies optimal filing methods and allows you to adjust parameters to compare different strategies
- Provides instructions on how to file
- Helps you integrate Social Security into your comprehensive retirement income plan



## Compare filing strategies

The Social Security report shows cumulative benefits of an optimization strategy vs. early filing and alternative filing strategies



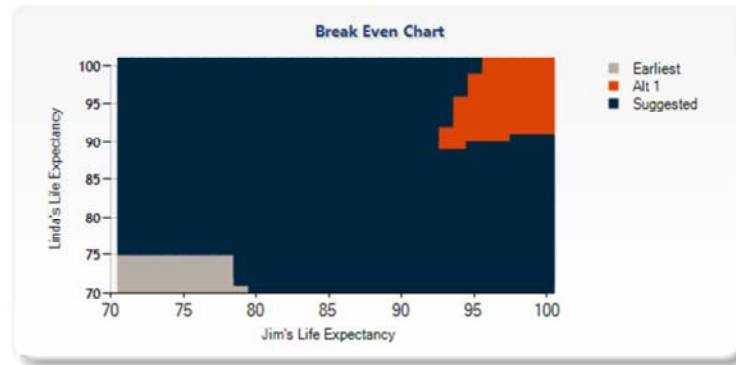
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Based on your specific inputs, the tool will provide an optimal and earliest filing strategy.

- In the bar chart, your advisor can help compare strategies in terms of cumulative benefits, with dark blue representing the optimal filing strategy.
- Cumulative benefits shown in this chart are present value.
- The grey bar shows cumulative benefits of the earliest filing strategy.

## Analyze break-even points

Illustrates which of the outlined strategies provides the best outcome at any given set of mortality assumptions for SS claimants



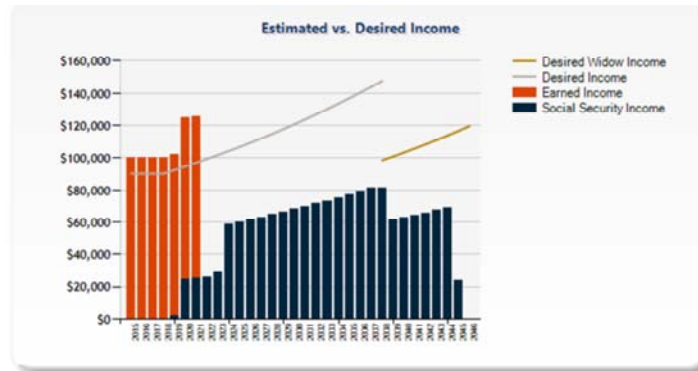
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For married couples, you can also analyze break-even points by optimal, earliest and personalized strategy, based on life expectancy.

- The dark blue area in this analysis shows how the optimal strategy would provide the highest cumulative income based on life expectancy
- The grey area represents where the earliest filing strategy would provide the highest cumulative benefits
- The orange area highlights where a personalized strategy (neither earliest or latest filing strategy) would provide the highest cumulative benefits based on life expectancy.

## Identify income gaps

The report illustrates annual Social Security cash flow for the suggested filing strategy vs. projected retirement income needs.



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The tool will also graph how the expected Social Security income will cover your desired retirement expenses.

## Social Security Strategy Example

The expected lifetime family benefit using the strategy example is:

**\$958,863**

*Note that this illustration is for educational purposes only.*

### Jim

- **66 years - File a Restricted application for only spousal benefit based on Linda's earnings record.**

Your approximate spousal benefit would be **\$800**

- **File for own benefit at age 70 years.**

Your approximate benefit on your own earnings record would be **\$3,434**

### Linda

- **File a standard application for benefits at age 62 years 7 months.**

Your approximate monthly benefit would be **\$1,206**

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Please note that the Social Security report indicates the present value of the cumulative benefit dollar amounts. In the cash flows in the Social Security report represent the future cumulative value of the benefits.

### Jim

File a Restricted application for only your spousal benefit based on Linda's earnings record at your age 66 years. This allows you to continue to earn delayed retirement credits on your own benefit. Your approximate spousal benefit would be \$800.

File for your own benefit at age 70 years. Your approximate benefit on your own earnings record would be \$3,434.

### Linda

File a standard application for benefits at age 62 years 7 months. Your approximate monthly benefit would be \$1,206.

The expected lifetime family benefit using this strategy is: \$958,863.

## Social Security fact finder

Helps gather relevant information to prepare a filing strategy comparison

- Marital status
- Expected benefit amount
- Life expectancy
- Planned retirement date
- Desired retirement income
- Retirement goals, concerns, etc.

The image shows a screenshot of the 'Social Security 360 Analyzer Fact Finder' form. At the top, it features the Nationwide logo and contact information. Below the title, there are fields for 'Individual name' and 'Working retirement'. A section titled 'About you' contains various input fields and checkboxes, including 'Marital status' (with options for Married, Divorced, Widowed, Single, or Other), 'Gender' (Male or Female), and 'Date of birth'. There are also sections for 'Retirement or Non-profit Employee/Pension Plans' and 'Your retirement income assumption'. The form is designed to collect personal and financial data to assist in Social Security planning.

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No person (single or married) will fit easily into one scenario that allows for simple planning for their Social Security decision. There are many ways to take advantage of the different Social Security rules out there.

## Three steps in Social Security planning

- Get a good understanding of the basics of Social Security
- Make an appointment to discuss your Social Security options
- Complete a Social Security fact finder in advance of the meeting

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Three steps for planning your Social Security decision.

- First, get a good understanding of the basics of Social Security and how you may be able to use the filing rules – your attendance today completes this step.
- Next, make an appointment for a one-on-one discussion with your advisor about your Social Security options.
- Complete a Social Security fact finder in advance of the meeting and bring it with you to help in the discussion with your advisor.

Thank you for your time today.

# Annotation Summary

# Discussions

There are no discussions.