



## **What Can You Expect From Social Security?**

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When it comes to Social Security, one major constant has been uncertainty.

The truth is that no one truly knows what social security benefits will look like in 20-30 years. This poses a problem, since projecting your retirement age and how much you'll need has historically hinged upon what you'll get back from Social Security benefits. What that boils down to is that when considering your own retirement plans, it's important to account for the uncertainty of the program, and to ensure your expectations don't make or break your retirement plan.

One way to do this is to stress test your plan. Take a couple of conservative projections into consideration and make sure your retirement plan can handle them. One projection might include just 50% of your benefits, while another might include no Social Security income. These "play it safe" methods can help ensure your long-term saving strategies are sustainable, even with the unpredictable future of these benefits.

Most importantly, focus on what you can control rather than what you can't. Right now, you have full control over what you choose to invest in, how much you contribute and how much time you have to do it. Even better? We can help. Give us a call today to talk about how (and how not) to factor social security into your retirement plans.