



PACIFIC LIFE

SOCIAL SECURITY RETIREMENT BENEFITS AND LONG-TERM PLANNING

Questions to Ask

- Will Social Security benefits still be there for me?
- What's the best age to begin taking my benefits?
- If I delay taking benefits, what's a good way to make up for the lost income?
- How much additional income will I need?



**The answers aren't
the same for everyone.**

Consider These Facts

Age 70

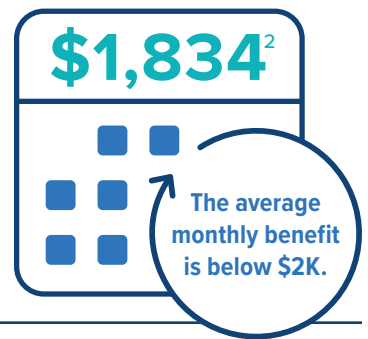


**It Can
Pay to
Wait**



Age 62

Funds
may be
**21%
less in
2033¹**



Waiting to claim can result in a larger total amount received over your lifetime. You can begin drawing reduced Social Security retirement benefits as early as age **62**. For every month you delay after that, your monthly benefit increases (up to age **70**).

Social Security's trust funds are projected to run out in 2033. At that time, overall benefit payouts are expected to be reduced.

The average monthly Social Security retirement benefit may not cover all needs. It can be critical to find other sources of guaranteed income.

It's important to create a retirement strategy that makes the most of your Social Security retirement benefit and reflects your personal goals.

Call today for a complementary, no-obligation educational seminar or consultation.

Financial Professional Name and Company Name

Phone

¹Committee for Responsible Federal Budget. "\$16,500 Cut Awaits Retirees if Social Security Isn't Reformed." Sept. 5, 2024. CRFB.org

²Annual Statistical Supplement, 2025. Social Security Administration, SSA.gov

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