

## Social Security

Will Social Security still be there for me?

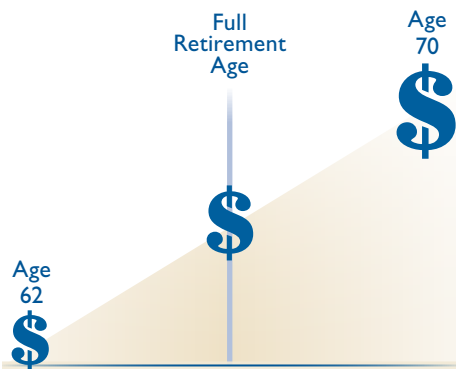
What's the best age to begin taking my benefits?

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. Let's discuss how your answers can impact your total retirement strategy.

### Just the Facts ...



You can begin drawing reduced Social Security as early as age 62. For every month you delay after reaching full retirement age, up to age 70, the monthly benefit increases.

25% Less  
In  
**2033**

Social Security's trust funds are projected to run out in 2033. At that time, benefit payouts are expected to be reduced by about 25%.

Average Monthly Social Security Benefit



The average monthly Social Security benefit for a retired worker was about \$1,295 at the beginning of 2014.<sup>1</sup>

Source: Social Security Administration, [www.ssa.gov](http://www.ssa.gov).

<sup>1</sup>Average monthly benefit changes monthly based on the total amount of all benefits paid and the total number of people receiving benefits.

**Call today for a complimentary, no-obligation consultation.**

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