

## SOCIAL SECURITY BENEFITS AND RETIREMENT PLANNING

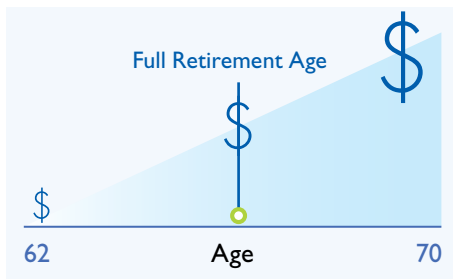
- Will Social Security benefits still be there for me?
- What's the best age to begin taking my benefits?
- If I delay taking benefits, what's a good way to make up for the lost income?
- How much additional income will I need?



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

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

### Just the Facts



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



Social Security's trust funds are projected to run out in 2035. At that time, overall benefit payouts are expected to be reduced by about 20%.



The average monthly Social Security benefit for a retired worker was about \$1,461 at the beginning of 2019.<sup>1</sup>

Source: Actuarial Status of the Social Security Trust Fund. April 2019.

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

Financial Professional Name and Company Name<sup>2</sup>

Phone



<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.

<sup>2</sup>Financial professional and/or broker/dealer are not affiliated with Pacific Life.

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