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Social Security Analysis

There are numerous options to consider before receiving Social Security benefits. Using detailed analysis software, we find the optimal strategy to maximize the benefits received from Social Security.

Using computational analysis, hundreds of possible combinations are examined, including eighty-one possible age combinations across nine possible election strategies, to find the one option that offers the highest expected lifetime benefit.

For example, should a retiree who is fully insured by Social Security wait until they are 70 and receive \$3,000 per month, or take reduced benefits at age 66 of \$2,200 per month? Which results in the maximum lifetime Social Security benefit? Taking into account many factors in the client's personal and financial life, the analysis will answer this and many other important questions.

The analysis can also help a husband and wife determine the optimal strategy to maximize their combined benefit from Social Security. Should both spouses file for benefits at their full retirement age? Or, should they wait a few years and each receive a higher monthly benefit, but for a shorter period of time?

These are complex scenarios, and we provide individualized solutions with the Social Security analysis. Implementing the optimal strategy could be worth hundreds of thousands of dollars in additional lifetime benefits.