



Financially Speaking

Presented by

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WHAT BENEFITS YOU MOST?

It is up to the individual to decide when to begin receiving Social Security benefits. A person can take a reduced benefit as early as age 62. Or, a former employee can claim a full benefit at what the Social Security Administration considers to be full retirement age, which, for example, is 66 for anyone born between 1943 and 1954. Otherwise, a person can wait until age 70 for yet a larger benefit. Bear in mind that, once you elect to receive a reduced benefit, you remain at that level for the rest of your life (with normal cost-of-living increases). The longer you are apt to live, the more you benefit from waiting for the larger check.

The current generation of retirees is more likely than the last generation to have active retirement years filled with a mix of travel, sports, and education. How will you spend your retirement years, and how can you fund those years? Social

Security may fill only a limited amount of your financial demands. We specialize in asset management, retirement planning, and insurance services (annuities, life, and long-term care insurance). Please call us at **410-692-9870** or toll free at **866-643-5377** to schedule a consultation. The office is located in Suite 120 at 3739 Federal Hill Road in Jarrettsville.

HINT: If your income for the year, including one-half of Social Security benefits, exceeds a certain base amount, your benefits are partially taxable.

Please email any questions or comments to:
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