

Understanding Social Security

The Social Security Explorer tool

Tackling the big question

"When should I file for benefits?" It's the question you most often hear in reference to Social Security. With the Social Security Explorer tool, you can help clients find the right answer and strategy while also showing them how Social Security fits into their overall retirement strategy.

Capabilities

- Get the best strategy by age
- Learn how to maximize benefits
- Make basic benefit calculations
- Compare early vs. late filing
- Taxation of benefits
- Optional strategies
- Restricted applications, filing and suspending benefits and spousal benefits

Information you'll need

You'll need your client's year of birth, their spouse's year of birth and an estimate of their expected monthly Social Security benefits (as found on their Social Security annual statement).

Engaging and informative

Engage clients in the planning process in an interactive way that helps them better understand Social Security and how it works into their retirement planning picture. The Social Security Explorer offers:

- Printable reports
- Easy to access cross-over point analysis
- Instant comparison of longevity and COLA implications
- Modeling for divorced, married, widowed or single clients
- Comparisons for reinvestment of benefits

Additional information on next page.

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Accessing the tool:

Financial professionals:

Access the tool through our [Social Security tools page](#)

- Click on "Use tool"

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