

# Social Security

## Social Security Explorer Tool Fact-Finder

Name(s): \_\_\_\_\_ Date: \_\_\_\_\_

Contact information: \_\_\_\_\_

**SOCIAL SECURITY** can be the **STARTING POINT** for your retirement income analysis.

For many people entering into retirement, Social Security retirement benefits are often the main source of retirement income. Knowing the options and strategies available for potentially enhancing those benefits can be a key factor in the total amount of Social Security benefits you will be projected to receive over your lifetime.

Please answer the following questions for yourself and your spouse (if applicable) and bring this worksheet to your financial professional to start the conversation on Social Security benefits and enhancing your retirement income strategies.

Current marital status:  MARRIED  WIDOWED  DIVORCED  SINGLE (never married)

	YOU	SPOUSE
Current age?	_____	_____
What age is your full retirement age (FRA)? (see chart below)	_____	_____
(If FRA is unknown, what is your year of birth?)	_____	_____
What is your primary insurance amount (PIA)?	_____	_____

Are you considering claiming Social Security retirement benefits:

Prior to FRA	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN
At FRA	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN
Delaying past FRA	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN

Do you have adequate resources besides Social Security retirement benefits to meet your retirement income needs?

YES  NO  UNCERTAIN |  YES  NO  UNCERTAIN

### Full Retirement Age

Year Born	FRA
1937 or earlier	65
1938 – 1942	65 + 2 months for every year after 1937 until 1943
1943 – 1954	66
1955 – 1959	66 + 2 months for every year after 1954 until 1960
1960 and later	67

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	YOU	SPOUSE
Will you use your Social Security benefits at retirement for living expenses, or are you planning on saving them?	<input type="checkbox"/> SPEND <input type="checkbox"/> SAVE	<input type="checkbox"/> SPEND <input type="checkbox"/> SAVE
Do you have health concerns or concerns about a shorter life expectancy?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNCERTAIN

**Survivor checklist** (if applicable)

Have you remarried?  YES  NO

If yes, age at remarriage \_\_\_\_\_

Do you have any dependent children?  YES  NO

If yes, how many are under age 18? \_\_\_\_\_

If yes, how many are age 19 and still in high school? \_\_\_\_\_

If yes, how many are disabled and cared for at home? \_\_\_\_\_

**Divorce checklist** (if applicable)

Are you currently unmarried?  YES  NO

Is your former spouse at least age 62?  YES  NO  UNCERTAIN

Were you married to your former spouse at least 10 years?  YES  NO

When was your divorce final? \_\_\_\_\_

What is your former spouse's PIA? \_\_\_\_\_

**Talk to your financial professional** about how your Social Security benefits can fit into your overall retirement income strategy.

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