



Maximizing Your Social Security

Introduction

- Workshop Objectives
- Our Commitment
- About Your Workbook

Will Your Sources of Retirement Income Last a Lifetime?

Maximizing Social Security Benefits

- America's Retirement Safety Net
- Eligibility for Social Security
- Understanding COLAs
- Reduction in Benefits at Age 62
- Spousal Benefit
- "File and Suspend" Strategy
- "Start, Stop, Restart" Strategy
- In the Event of Divorce
- Survivor Benefit
- Maximizing Lifetime and Survivor Benefits
- How Working Affects Social Security Benefits
- Taxability of Social Security Benefits

Making Informed Retirement Plan Distribution Decisions

- Employer Plan Distribution Methods and Rules
- Rolling Funds to an IRA
- Penalty-Free IRA Distributions
- Required Minimum Distributions

Creating a "Do-It-Yourself" Pension

- The Annuity: For an Income You Can't Outlive
- What Kinds of Fixed Annuities Are Available?
- How an Immediate Annuity Works
- Annuity Payout Options
- Longevity Insurance

Figuring Out Your Net Cash Flow

Figuring Out Your Net Worth

