

# Making the Most of Social Security

I M A G E L I S T

<b>0010</b>	Welcome	<b>0230</b>	Maximizing Lifetime and Spousal Benefits
<b>0030</b>	Our Commitment	<b>0240</b>	The Impact of Divorce
<b>0040</b>	Workbook and Evaluation Form	<b>0250</b>	How to Receive Retroactive Benefits
<b>0050</b>	Income That Will Last a Lifetime	<b>0260</b>	“Do Over” or “Reset” Strategy
<b>0060</b>	History Behind America’s Retirement Safety Net	<b>0270</b>	“Start, Stop, Restart” Strategy
<b>0070</b>	Who Is Eligible for Social Security Benefits?	<b>0280</b>	Factors That Could Reduce Your Social Security Payments
<b>0080</b>	Your Social Security Statement	<b>0290</b>	A Percentage of Your Social Security Benefits Could Be Taxed
<b>0090</b>	Understanding COLAs	<b>0300</b>	Retirement Earnings Test (RET)
<b>0100</b>	When Can You Claim Social Security Retirement Benefits?	<b>0320</b>	Windfall Elimination Provision (WEP)
<b>0110</b>	How Does Filing Early or Later Affect the Monthly Benefit?	<b>0330</b>	Government Pension Offset (GPO)
<b>0120</b>	How Claiming Age Affects Monthly and Annual Benefits	<b>0340</b>	Medicare Premiums
<b>0130</b>	How Claiming Age Affects Lifetime Benefits	<b>0350</b>	2020 Medicare Costs
<b>0140</b>	Spousal Benefit	<b>0360</b>	When Should You Enroll in Medicare?
<b>0150</b>	How Claiming Age Affects the Spousal Benefit	<b>0370</b>	Could Tax-Free Income from a Roth IRA Help You Avoid Taxes?
<b>0160</b>	How Filing for Early Benefits Could Reduce the Spousal Benefit	<b>0380</b>	Taxability of Social Security Benefits
<b>0170</b>	Excess Spousal Benefit Case Study	<b>0390</b>	True or False? Social Security Misconceptions
<b>0180</b>	“Restricted Application” for Spousal Benefit	<b>0400</b>	Uncertain Future of America’s Retirement Safety Net
<b>0190</b>	Restricted Application Case Study	<b>0410</b>	The Decisions You Make Could Affect Your Retirement Lifestyle
<b>0200</b>	Survivor Benefit	<b>0420</b>	Putting Your Knowledge to Work
<b>0210</b>	Switching from a Worker Benefit to a Survivor Benefit	<b>0430</b>	Evaluation Form and Complimentary Consultation
<b>0220</b>	Before You Make a Decision...	<b>0450</b>	Thank You