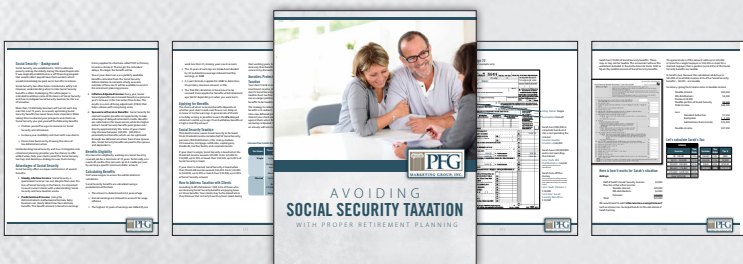




## Social Security Options

For the average American retiree, Social Security accounts for nearly 40% of their total retirement income.<sup>1</sup> A high percentage of people start their Social Security benefits before their “full retirement age,” with age 62 remaining the most prevalent age to claim Social Security benefits.<sup>2</sup> While this is often due to the fact they need the income, many times it is a decision made in haste and without knowledge of the facts. An unformed decision can cost your client tens of thousands, if not hundreds of thousands in potential lost benefits over the course of their lifetime. There are many different combinations of how benefits can be elected.\* Social Security Administration personnel can only tell retirees what their benefits are and respond to specific question on how things work, but they are prohibited from providing advice. PFG’s Social Security Sales System provides you with the tools to market to potential Social Security recipients, discuss various filing options generally, run a detailed Social Security analysis report and show them how they may be able to integrate their Social Security with their overall retirement income strategy. Our program gives you the tools to inform clients about the ways insurance and annuities can be used to broaden their retirement income options.



\*Insurance professionals should encourage consumers to seek qualified legal and/or tax advice as well as consult with the Social Security Administration regarding Social Security benefit elections.

<sup>1</sup> <http://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

<sup>2</sup> <http://www.gao.gov/assets/670/662727.pdf>



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