THE CLAIMING DECISION

One decision worth *six figures.*

Social Security is the largest guaranteed income most people will ever have — and the choice of **when to claim is permanent.** Getting it right can mean well over $150,000 more across a lifetime.

Most people claim too early

Three out of four claim before full retirement age — locking in a smaller check for the rest of their lives.

Waiting pays — a lot

Every year you delay past full retirement age adds 8% to your benefit, guaranteed, for life.

Couples have moves singles don't

Coordinating spousal and survivor benefits is often the single highest-value piece of the whole decision.

8%	76%	$150K+
guaranteed raise for each year delayed	claim before full retirement age	potential lifetime gain from getting it right

So here's the question worth asking...

Are you leaving a six-figure decision *to a default?*

Let's model your claiming options together, before the window closes.

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