

# Make optimal Social Security decisions

The average household loses over \$110,000 in potential income by making the wrong Social Security claiming decisions. Get the money you have earned and are entitled to with help from an RSSA.



# **Important Questions to Ask:**

- When should I claim?
- Can I get benefits from my ex?
- What if I'm self-employed?
- Can my children get benefits?
- What about dependents with disabilities?
- How will my pension impact my benefits?



### Married?

You may be able to collect up to one-half of your spouse's benefit.



### Disabled?

You may qualify for Social Security Disability Insurance benefits



## Self-employed?

You may decrease your payroll taxes and still receive maximum Social Security.



### Divorced?

You may qualify to receive Social Security benefits from your ex-spouse.



# Widowed?

You may qualify to receive survivor benefits that are greater than your own.



### **Immigrant?**

If you're a lawful permanent resident, you may qualify for Social Security.

Make the best decisions to optimize your benefits.

Get Social Security help from a Registered Social Security Analyst.