



NOT SURE

WHEN TO START TAKING
YOUR SOCIAL SECURITY
BENEFITS?

Many people are confused about when the "right time" is to start collecting their Social Security benefits. Review these
3 SIMPLE STRATEGIES to start thinking about what will work best with your retirement plan.

AGE		TOTAL BENEFIT	DIFFERENCE
62	Start receiving benefits as early as possible, incurring early start penalties.	\$2,384,201	
67	Wait until Full Retirement Age . No penalty nor delay credit.	\$2,718,649	+\$334,448
70	Delay as long as possible to maximize the delay credit.	\$3,051,951	+\$667,750

Assumes life expectancy of age 90 and 2.5% annual Social Security COLA.