

Good News! The Social Security Administration recently announced the 2021 Cost of Living Increase (COLA) is 1.3 percent. If you are currently receiving benefits, your benefits will increase by 1.3% beginning with the December 2020 benefits which are payable in January 2021. For more detailed information on the COLA calculation, please click the link below: <https://www.ssa.gov/oact/cola/latestCOLA.html#:~:text=The%20latest%20COLA%20is%201.3,payments%20made%20for%20January%202021.>

We recommend creating an online account for your Social Security at <https://www.ssa.gov/myaccount/>. It is a free and secure *my Social Security* account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

If you are currently receiving Social Security and have questions regarding the COLA change to your benefits or any other related financial matter, please click on the Contact Us tab to reach one of our advisors.

If you are eligible to start receiving Social Security benefits within the next couple years and need guidance on choosing the most appropriate option for your situation, please click on Contact Us tab. Choosing the right time and best strategy for your individual needs could make a substantial difference in your benefits throughout your retirement. We can discuss your options and provide a detailed analysis for you and your family.