



**CORNERSTONE**  
WEALTH MANAGEMENT, INC.

## 60-Second Financial Audit Social Security Benefits Planning

Yes No

According to the Social Security Administration, an estimated 72% of Social Security recipients take benefits at the earliest possible time (age 62). Do you know why this might be the worst possible time to receive benefits?

Do you know exactly what it takes in the years preceding taking benefits to “boost” Social Security income for the rest of your life?

Do you know how spouses can “stage” taking benefits to maximize their overall lifetime Social Security benefits?

Do you know why good and bad health can have an impact on when to trigger the receipt of benefits?

For families with government pensions, do you know if and how you can potentially still qualify to receive Social Security benefits, and how the “Windfall Provision” can impact your total benefits?

Do you know exactly the financial impact of taking Social Security benefits while you continue work, and the best way to potentially maximize income during this time?

Do you know how to apply for benefits, and what you will need to know to help streamline this process?

If you had a previous marriage, do you know what your obligations or benefits are from this previous marriage?

Do you know what the current state of Social Security is, and how to navigate this uncertainty?

If you answered [Yes] to all questions, then congratulations! If not, consider meeting with a financial professional to review these retirement income decisions. For more than 20 years, Cornerstone has helped Social Security recipients with strategies that seek to maximize benefits. For a complimentary review of your situation, contact us at 925.824-2880 or [info@cornerstonewmi.com](mailto:info@cornerstonewmi.com).

*Planning To Be Our Clients' Most Valued Asset™*