

Done for You Social Security Maximization

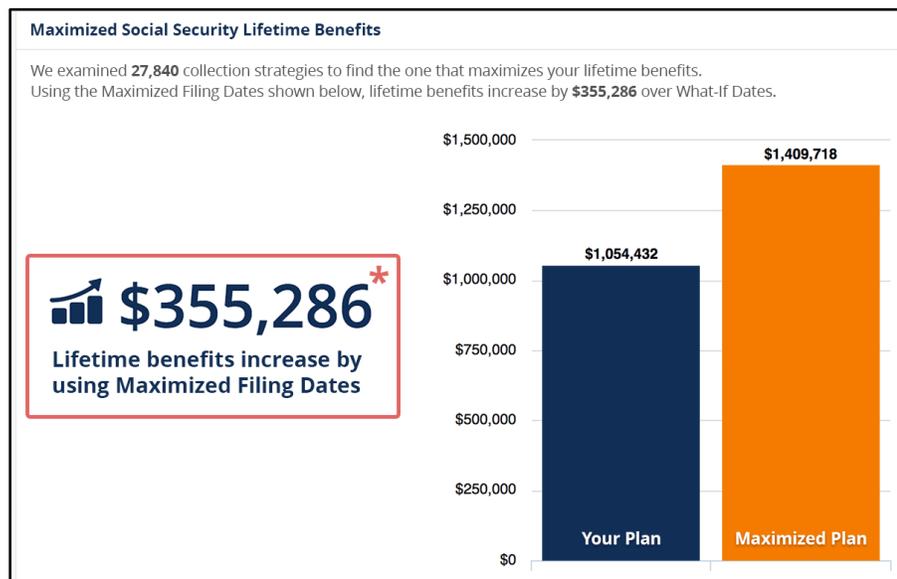
Powerful software. Detailed analysis.
Smarter decisions. More benefits.

More than 85% of people 65 and older receive Social Security. Among these beneficiaries, 50% of married couples and 71% of unmarried persons receive 50% or more of their income from Social Security.

In addition, 70% of Americans leave money on the table (on average \$120,000 per couple) by choosing the wrong Social Security filing strategy. And the Social Security Administration is prohibited from providing “advice.”

Through our companies, Her Retirement and Retirement Solved, our Social Security Maximization service shows you when and how to file to achieve the highest lifetime benefits. We give you the data and analysis to make the best decision for you.

Here’s an illustration of a lifetime-benefit increase for a couple earning \$65K each and planning to take retirement at 65.



Note: Results will vary based on each household’s situation and filing strategy.

Powerful Software

Accurate and comprehensive. The advanced software addresses the important details that free calculators can't manage and competitive software doesn't include. The software analyzes tens of thousands of alternative collection strategies and then one is suggested that maximizes your household's lifetime benefits. You'll also be shown "What If" scenarios and compare, side by side, how your own collection strategy compares with the benefit-maximizing strategy.

All possible filing strategies:

- Delaying retirement to receive higher benefits
- Work longer, earning more to increase benefit
- Sequence and time spousal and retirement benefits for grandfather under prior law.
- File/Suspend/Reinstate retirement benefits
- Early retirement to activate child or disabled-child benefits and child-in-care spousal benefits
- Start widow(er) benefit before full retirement when deceased spouse took retirement benefits early
- Take retirement benefits before taking non-covered pension to delay activation of Windfall Elimination Provision
- Delay retirement benefits to raise widow(er) benefits for surviving spouse or ex-spouse.

All major benefits:

- Retirement Insurance Benefits
- Spouse's Insurance Benefits
- Divorced Spouse's Insurance Benefits
- Social Security Disability Insurance Benefits
- Child In-Care Spouse's Insurance Benefits
- Widow(er)'s Insurance Benefits
- Divorced Widow(er)'s Insurance Benefits
- Child's Insurance Benefits
- Childhood Disability Benefits
- Surviving Child's Insurance Benefits
- Father's and Mother's Insurance Benefits

All major rules & provisions:

- New Social Security law and grandfathering rules
- Early benefit reductions
- Delayed retirement credits
- The earnings test
- Adjustment of the reduction factor
- Re-computation of benefits
- Family maximum
- Option to suspend and reinstate retirement benefits
- Combined family maximum
- Disabled family benefit maximum
- RIB LIM on widow(er) benefits when the deceased spouse was entitled to reduced RIB

- Windfall Elimination Provision (WEP)
- Government Pension Offset (GPO)
- Restricted application and deeming rules
- Alternate widow(er)'s benefits when the deceased spouse died before age 62

Detailed & Affordable Analysis

Our Social Security experts will use the software to analyze your situation, so you don't have to figure this out on your own (or learn how to use the software). We'll simply gather some data from you and then give you your results and recommended strategy.

Our analysis will show you which benefits to collect, when you become entitled to them, and how to collect them. You'll receive detailed annual and lifetime benefit information.

Getting started is easy. Making a smart Social Security decision is easier. Get what's yours today with our affordable Social Security Maximization service. Special pricing through the end of 2022 is only \$129. [To place your order, simply process your payment through PayPal here](#). Once your order has been received we will contact you to schedule a data gathering session with you. A team member will then complete the assessment, recommendation and report. Contact Lynn Toomey at 508.798.5115 or at lynnt@herretirement.com with any questions.

NEED MEDICARE ADVICE

Medicare is very complex. Let us help you by making Medicare simple so that you can choose your Medicare options wisely. Work with our Medicare advisors and make an informed decision and avoid costly mistakes. We research your Medicare options, compare coverage options in your area, assist with enrollment and make Medicare easier than you thought it could be. The fee for our Medicare service is only \$249.

Please reach out if you're interested in this service.



Retirement Solved
Personalized Readiness Platform

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