

SOCIAL SECURITY – DO I OR DON'T I

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It seems as if I get the question daily from clients on whether they should apply for social security benefits or not. It is a question I now have to ask myself since I am entering my golden years.

Unfortunately, there is not a standard answer since so many options exist:

- Do I take Social Security early?
- Do I wait until I am 70?
- Should my spouse apply now?
- Do I apply for Medicare?

These are just some of the options. Everyone's retirement situation is unique. Proper planning requires discussions with your spouse, financial consultant and your tax advisor in order to determine what is best in your situation.

Please contact us for any assistance we can provide to help in your decision.