Social Security Webinar Script

Welcome to today's webinar entitled Savvy Social Security Planning. Did you know that sometimes when you look at the different methods of taking social security, the different times at which you take social security, and sometimes the difference between the number one best way of taking it, and the number two best way could be as much as a $100,000 or more of additional benefits over the course of your lifetime.

Because that decision could be one of the, if not the most important decision you make, as you get ready for a retirement, I encourage you this evening to try eye not to multitask. This is only going to take about 30 minutes or so maybe a couple minutes over so please X out of any other programs. Try hard not to answer the phone, because again, the information you'll receive tonight will be incredibly valuable, again, worth as much as $100,000 or more essentially of free money. Now this evening specifically you'll learn answers to these five questions.

1. Will social security be there for me?
2. How much can I expect to receive?
3. When should I apply for social security?
4. How can I maximize my benefits?
5. And of course, will social security be enough to live on in retirement? I think we all know the answer to that question.

Social Security is a vital spoke in the most important wheel of retirement, which is the wheel of income.In my meetings with retirees today, the number one fear is no longer the fear of death; it's the fear of running out of money before you run out of life.

In my [30—plus] years of working with retirees, the number one reason I've seen that happen comes down to one single mistake. When their strategy shifted from the accumulation stage to the distributionstage where they take money out, they failed to shift their investment strategies to align with that change. Failure to do so could be fatal for your retirement. Today, you will not only learn how to maximize your benefits from Social Security, but also how to organize the rest of your investments and maximize your income stream for the rest of your life.

As part of today's webinar, if you stay until the end, you'll be eligible for a special offer!

I'm [Advisor Name], your presenter, and let me take just a moment to tell you why I feel that I'm qualified to be here today teaching you about the ins and outs of Social Security. For years now, I've specialized in helping my clients establish renewable streams of income for retirement. I like to say that Ispecialize in the universe of non-common stock and income-generating investments. One day it dawned on me that I didn't know as much about Social Security as I should. I realized that if I'm truly a specialist in how to invest for income, I need to be knowledgeable about Social Security. Since that day, our office has focused on helping you maximize Social Security benefits for you and your spouse.

As such, we've invested in software to aid us in maximizing these benefits. This software, through amathematical algorithm, determines:

- The best way for you to collect Social Security over the course of your lifetime
- When to take your benefits
- And, if you're married, in what order each of you should take it.

Sometimes the difference between utilizing the number one best method versus the number two best method of taking Social Security can mean the difference of an extra $100,000 or more of cumulative benefits over the course of your lifetime. That's why I find that most people who watch this webinar endup contacting us—so they can maximize the benefits available to them.

MOM SLIDE:

And this evening, if you stay until the very end, then you'll receive a special offer. That special offer is going to be a personalized social security maximization report. Again, not a generic report. And it's certainly not a report that the social administration can put together for you. It's literally going to be a personalized social security maximization report that we can provide for you. But again, you're only eligible to receive it if you stay to the end, because if you don't, that won't mean anything to you because you'll miss all the information that we get this evening. And if you notice this lovely person that I'm sitting here with on the slide is as you probably guessed my mom. Unfortunately we lost my mom about six and a half years ago from cancer, but she was the person that motivated me to really have, as a specialty in our office, social security amongst other things.

See, my dad died when I was three years old and I'm an only child. So my mother, being a single parent decided she wasn't going to work early on. And then finally, when I got almost out of high school, she'd go back to work full time. She wanted be the best mom she possibly could. And as a result, she knew that she was going to have to work longer later in life to save enough to retire. So her goal all along was to take social security at the earliest age she possibly could while she was still working so that she could then save, and invest the social security money, because she really didn't need it and let that grow. So of course she got to age 62 and went and signed up for social security immediately. Unfortunately, and some of you might know this is that because she was a survivor, my father had died, she essentially was able to take it at age 60 and she lost two years of benefits because this one simple mistake, which was over $20,000 worth of benefits she had lost back then.

So, I guess, again, that is my personal motivation for making social security one of the areas of specialty that we have in our office, Scranton Financial Group, right in the old Saybrook Westbrook line in Connecticut. And helping me carry this, the Baton, if you will, in this effort, is this fellow whom as you probably already guessed is not my mom. This is my business partner Jay Carrier. Jay Carrier actually is more of a social security expert than I am because I've got various functions and things that I need to do. So he's really taken the Baton and run with it in terms of this social security specialty.

So let's get right into it. When can I take social security? Well, the so-called full retirement age for social security is anywhere between 66 and 67, as you can see on the screen, based upon your year of birth, 66 and 67. But as you know, you can apply for benefits early. And if you apply for benefits early, you get a reduction. So you only get a percentage of those benefits.

So example, if your standard age is 66 for full retirement and you take it at age 62, you'll essentially get a 25% reduction in benefits. If your full retirement age is 67 and you take it at 62, then you will get a 30% reduction in benefits. And as you see that reduction gradually goes away as you get closer and closer to full retirement age, but you also might know that you can take social security after full retirement age if you'd like, and essentially you get 8% per year of what's called a delayed credit, 8% per year of increased benefits for every year that you delay it after full retirement. So if your full retirement age is 66 and you

wait till 70, you get 32% more. If your full retirement age is 67 and you wait till 70, you'll get 24% more. So how does this relate? How does all tie together in terms of how much you can actually receive?

Well, if you look that column second from the right without cost of living benefits, somebody today qualifies for full social security benefits, which you see as the bottom on the screen is a PIA, a primary insurance, some amount of $3,142, $3,142. That is the primary insurance amount if you qualify for the maximum benefits at full retirement age. So that's your full benefit. So you see here on the next to the right hand column that without cost of living riders, if your full retirement age is 66, then you'll get $2,356 at age 62. But if you wait all the way to 70, you get $4,147. In other words, you get almost double the benefits by waiting until age 70 versus age 62. But now what happens if you factor in cost of living benefits at the average annual historical rate of 2.7%? Well, of course, if you take it at 62, it's still $2,346, but now if you age, age 70 instead of $4,147, it is $5,132.

And you could see those numbers in the right hand column. Now literally by waiting eight years, your benefits every single year for the rest of your life are more than double. So there definitely is a benefit to waiting. Now, does that mean everyone should wait? Absolutely not. There's lots of factors to consider, factors which we're going to be covering in just the next couple of minutes. But the first thing before you get to that is you need to know how to estimate your social security benefits. The most important thing there is to get your social security statement from www.ssa.gov/mystatement. In fact, for us to put together these personalized reports for you, with a special offer if you stay to the end, that's one thing that you need to get. You need to be able to go to that website on the screen, and get your annualized social security statement. You don't have to send it to us or anything else. It's personal information.

All you need to do is read one number off to us over the phone and let us know what that one is, your primary insurance amount so that we can put together that personalized report for you. Okay? And then there's other things you can do at ssa.gov, they've got a retirement estimator. It's not nearly as robust as a software that we've purchased at our company to do the personalized report. They also have other benefits calculators there, or again, none of which are as robust as the software which we've purchased because we do this as a business at our company. But the most important thing is right up top ssa.gov/mystatement. Again, make sure you go ahead, you get on there, you get your primary insurance amount so that you can get that personalized report. Now, in addition to individual benefits, there are spousal benefits. And the general rule is if there was a spouse that didn't work at all or didn't work very much, maybe stay at home mom, for example, then that spouse qualifies for a spousal benefit equal to one half of the primary worker's primary insurance amount at full retirement age.

So let's give you an example. Let's say we've got Joe with a PIA at $2,000, so he's not going to get the full $3,000 plus because maybe his income wasn't that high, but his primary insurance amount is $2,000 a month. Again, that's the amount he'll get at full retirement age. Again, his wife, Julie, her PIA is only $800. So what does that mean for Julie? Well, it means that if she applies at her full retirement age, then her benefit will be stepped up to be $1,000, 50% of Joe's benefit. So basically she would get the higher of hers or Joe's. Now, there's some rules for spousal benefits you want to be aware of such as the primary worker with the higher benefit must have file for benefits. Number two, the spouse must be at least 62 to get reduced benefits or at full retirement age, his or her full retirement age in order to get the exact 50% amount.

Next, there's no delayed credits on spousal benefits. So what that means is for a spouse, it doesn't make any sense to wait past 66 or 67. If a spouse is taking a spousal benefit and waits to age 70, they're just essentially losing money. And also that spouse can file the restricted application under certain circumstances. What are those circumstances? If they are at full retirement age and they're born before January 1st of 1954. So some rules had changed over the last couple years with that. So it's applying

now unfortunately to fewer and fewer people, but those are the spouses... Spousal benefits for current spouses. But how about ex spouses, right? How about something called a divorce spouse benefit? Well, those can be very similar, almost the same as regular spousal benefits, but under certain circumstances. So, for example, the marriage had to last 10 years or more short term marriages just don't hold enough weight.

Next, the person receiving the divorced spouse benefit must be unmarried. Once you remarry well, then, it's off the table, and must be at least age 62. And if the divorce was more than two years ago, then the ex spouse does not need to have filed for benefits. So if you're filing for divorce spouse benefits, then it doesn't matter whether your ex filed, or didn't file, you can go ahead and collect those benefits as long as the marriage was more than two years. Okay. Next, there are some rules, of course, for divorced spouse benefits as the basics of how they work. So here we go. What are the rules? Well, first you could have more than one ex spouse collecting at a time. So if you were unlucky in love, should I say over the course of your lifetime, then you could have three or even four spouses collecting off your benefit.

Let's say if each marriage just lasted 10 years & a day, that could happen. The good news is it doesn't reduce your benefits at all. So it doesn't affect your benefits. It doesn't affect any of the other ex-spouses benefits or anything like that. Also these benefits do stop when the spouse collecting spousal benefits, divorce spouse benefits, gets remarried. So when you hear about sometimes older folks, advanced years been together for a while and not getting married, and you wonder why? Well, sometimes it's because they don't want to remarry, they'll lose that benefit. But now there are also benefits in case of death. Okay. So, there's your benefits. There's your spousal benefits. There's divorce spousal benefits, and then there's survivor benefits. So the general rule is if a spouse dies while both people are receiving benefits, then the widower can switch to the higher benefit.

So, let's give an example, Joe and Julie are married, both are at full retirement age or over, and they're collecting benefits. Joe's benefits is $2000, Julie's benefit is $1200. Okay. So like the previous old Julie's was $800, she collected off Joe's, in this case, Julie had more, she collected off her own benefit, but then what happens? Joe dies, right? Why in the financial advisory world, do we always knock off the husband first instead of the wife? I don't know. It's just the way we tend to do things for some reason, all of our planning in our assumptions, women do statistically tend to live a little bit longer. So Joe dies and now Julie gets to notify social security and increase her benefit to $2000, okay? Again, she gets the higher of her benefit and his, so obviously if the situation had been reversed and Julie died, well, then Joe would just continue to collect his $2,000.

Right? That's a little bit about survivor benefit. Now of course, you guess there are some rules regarding survivor benefits, right? So the first one is that the couple has to be married at least nine months before one dies. They simply don't want you gaming the system to get these types of benefits. That's why divorce spouse benefits, you need to have been married for at least two years, right? Same thing here. So you need to basically be married for at least nine months at the date of death. Next, survivor must be at least 60. Now this is the one that my mom got hung up on. She could have collected at age 60 with survivor benefits, but unfortunately we didn't know that. And survivor benefits, generally speaking are not available if there's a remarriage before the age of 60, of course, if that marriage ends before age 60, then it could be.

So you get remarried at 55, you get divorced at 59. Okay, then the survivor benefits from your earlier spouse, from what your widow, or widower, then you can collect those, okay? But if there's no divorce, and if you're married at age 60, then no survivor benefits from the spouses before that, all right? And lastly, this benefit is available only if the marriage lasted at least 10 years. All right, now let's look at some stress strategies that you can use to increase your benefits along the way here. All right. First

thing, and this is simple, it's something everybody can do is they can improve your earnings record, okay? You go to www ssa.gov/mystatement, and they'll give you every year, what you earned. And you want to look at that. You want to look at it for things like accuracy do make mistakes. And sometimes you go collect benefits and you realize that entire year's earnings records are missing.

Now it takes a long time to fix it. So you want to do that sooner rather than later. So, again, when you go there and get your statement in preparation for this personalized social security maximization report, you could look at those years and determine if anything looks out of whack, right? But also, like I said, is it accurate? Are there any missing years along the way? And then to consider, can I improve it by working longer? Some of these people do that. They work longer. Maybe they'll work a part-time job. They'll do some something, whether it's to get more quarters, whether to show more income, et cetera, et cetera. But in addition to improving your record, there's also the more complicated thing of making sure that you apply for social security at the optimal time. There's some things you need to consider there. We talk about the optimal time.

There's lots of variables, okay? So think about your income needs today, as well as your income needs in the future, all right? Think about your life expectancy. Think about your spouse's life expectancy. Think about, are you going to be working in the future? All these things are things that can actually determine whether you should be taking it earlier, before retirement age, or taking it later. And there are other factors also, but since we ended up by talking about your plans for future employment, there's something called an annual earnings test. Which says, if you take social security early, before the full retirement age and you continue to work, then you could have to give some of those social security benefits back. And the basic rule is that you have to give back $1 in benefits for every $2 that you earn from going to work over $19,560 a year.

So, if you're working, making less than that, then it's no problem. But if you're working and making more than $19,560 this year in 2022, then for every dollar benefit you get back, for every dollar you're over that limit, rather, you have to give a dollar back. So for every $2 you're over, you have to give a dollar of social security benefits back. So there is an income range where you can make 50, $60,000 a year and have to give a majority of those benefits back, so be careful. What that means, and by the way, the benefit will still be adjusted up again at full retirement age. But it means that you're taking a hit for taking it early, but you're not really getting the benefits of that. So in the real world, really what happens is people just don't take it if they're going to be working and making income over that threshold, if they can at all help it.

So again, this thing about the annual earnings test and the reduction of benefits has to do with earned income, income from employment, but there's another pesky thing, and that's whether or not your social security benefits will be claimed as taxable income. So it's not about paying... This is about paying them back if you work. But when you talk about whether or not your social security benefits will be taxed, now we're talking about income from all sources, okay? And when I say all sources, I mean including tax exempt interest. So if you look at the bottom of this slide, you see that there's a formula in the IRS code called the provisional income. And that provisional income is your adjusted gross income on your IRS tax return. They add to that one half of your social security benefits, and they add to that all your tax exempt municipal bond interests.

So it's basically all your income plus half social security, plus all your tax free interest that normally is tax free, right? And if that amount gets over a certain number, then part or up to 85% of your social security benefits could be claimed as taxable income. You have to pay taxes on them. So let's look, you see on the top part here, you see married filing jointly under filing status. And what it shows you is that if your provisional income is under $32,000, which it's kind of hard to do when half your social security for you and your spouse are part of that $32,000, right? So, under $32,000 you pay no taxes on your social

security benefit. If that income is between 32 and $44,000, then you pay taxes on up to half of your social security benefit. And if it's over $44,000, now you pay taxes on up to 85% of your benefits.

So, again, social security benefits going back 30 years were always tax free, but that's changed over the last 30 years. And of course, if you're single, or head of household or married filing separately, then the numbers below on this graph would apply to you. But bottom line is no matter how you slice it, when you throw in half the social security benefits and tax free interest, it's kind of hard these days to have your social security benefits truly be tax free. So let's look at maximization strategies. All right, what can you do here to maximize? Okay, well, one thing is sometimes if there's a higher and lower earning spouse, but the lower earning spouse benefit it's more than half of the higher earning spouse, then clearly that lower earning spouse really doesn't want to take spousal benefits because he or she could collect more on his or her own, right?

And both spouses might want to wait till age 70 because they have good longevity in their family. So what can you do? Well, there is a strategy where you might be able to take advantage of spousal benefits. And what can happen is even though you both wait to take your own benefits at age 70, one spouse could take spousal benefits off the other, and therefore get a little bit of money early while they're waiting for the big benefit to come at age 70, all right? And what they act does is essentially maximizes lifetime benefits over the long term, especially if you have longevity in your family. But as we said before, that's maximizing the benefit. But remember it's not how much benefit you get before tax, it's how much you keep after tax, right? Like anything else in life. So since we know that social security can, and in most cases is taxed as taxable income, let's talk about how to minimize those taxes. So what can we do?

Well, one thing is to reduce other sources of income using tax advantage investments, obviously tax free municipal bonds don't work because that gets added back to that provisional income formula. Or you have to anticipate your required minimum distributions on IRAs and 401K's, which now start at age 72. If those are going to put you into a higher bracket down the road, you may want to consider drawing some money off of those early, before the government forces you to at age 72, just so that you're not forced into a higher bracket in later years, all right? Roth conversions. Some people will convert regular IRAs to Roth IRAs. It's kind of like ripping the bandaid off all at once so that you pay taxes on social security one year when you make the conversion.

And then after that, you don't have to worry about those required minimum distributions any longer kicking you up at the higher tax brackets. All right? Some people instead would say, "If I want to reduce tax, I want to delay social security", because now it reduces the number of years that I have to pay taxes on these benefits, right? Others will look at it and say, "I just want to reduce my expenses. If I can reduce my expenses, I have to take as much money out of investments, and therefore I don't have as much taxable income." So reducing your expense is another way to do it. And again, I'm just spitballing is a whole bunch of things you can do here. And the last one that's pretty common is that your thing that you need to be aware of is that you need to continue to manage your taxes throughout retirement. This isn't a one time thing because your situation change, tax laws change and so on and so forth.

Now when you're making these decisions, we know that you have to consider these decisions, it's a lot of personal information. So you got to look at this in terms of not just your life expectancy and not just your goals and everything else we talked about before, but you got to look at other incomes such as pension, right? If I have other pensions, what, when should I take social security in the light of those pensions? How does that affect my decision? Or if I have IRAs in 401K's, and I'm going to have minimum distributions, how does that tie into my decision? Therefore, what kind of RMDs am I going to have in later years? And does that affect my decision from a taxation standpoint investment? Investment portfolios, that channel taxable income every year, that's obviously a factor too, because it facts... All

these things really affect your need for benefits, and when you need them, the degree to which you need the benefit and when, but it also affects the taxation on the benefits. And of course employment, are you going to continue to work is a big one.

So, don't look at this as an isolated thing, look at this as something that's got to be made in conjunction with everything else. So now, since we're talking about IRA and 401K's and RMDs and invest in portfolios, let's take a minute and just cover investing in general, the life stages of investing. Most of you are familiar with life stage number one and number three, right? Number one's the accumulation years. That's when you're working, you're putting away money, maybe your dollar cost averaging in a 401K and doing some other things. The distribution years is when you go ahead, and retire, and now you start to take withdrawals from your investments. But what most people lose sight of is that transition stage, number two. That transition stage is the period of time, roughly 10 years before retirement. And that transition stage is important because there's a transition that really should be made right about that time that is the most critical transition, in my opinion that anybody approaching retirement must make when it comes to their investment strategies.

Unfortunately, a incredibly large number of people fail to make that transition, or make it too late. And oftentimes it has a really adverse effect on their ability to retire or to retire at the time they want, or in the lifestyle that they want. So what's this transition that should be made in section number two between the accumulation stage and the distribution stage? Well, it's considering changing your investment philosophies from a growth-minded philosophy to an income philosophy. So when we say are you invested properly for this phase of your life? What you want to avoid is being retired and being forced to sell shares to get income, being in a mutual fund in a 401K and taking withdrawals every month, thinking everything's okay, because ideally if you're retired, you want to be able to live off your dividends, and interest and not have to sell any shares.

Now this may sound like a simple concept, but it's almost impossible to stay invested in certain types of things such as mutual funds during retirement, or even in the years, leading up to retirement and still accomplish this goal. So what are we talking about? What's the differentiation we're trying to make? Well it's based upon an important equation of investing known as total return equals income plus growth. Income means interest and dividends, and growth of course is capital appreciation when you buy something at this price, and you hope that it appreciates in value. TR = I + G. TR = I + G. So to give you an example of why it's so important to start making this transition from the G to the I, in that transition, that 10 years leading up to retirement, I'd like you to look at what the stock market averaged in terms of return for the Dow Jones industrial average from the year 2000 to the end of 2019. So in the first 20 years of the century, the Dow Jones industrial average averaged 5.8% per year return.

So you probably heard that people say, "Wow, you could take 4% per year." So if you have a million dollars, I could take $40,000 a year for income and not have to worry about running out of money. What's on this slide might actually reinforce that you might think, "Well, heck the stock market was pretty bad for several years after 2000. So if I made a 5.8%, an annual return in these 20 years, and that was a rough 20 years clearly, if I'm making 5.8 and I'm taking out four, my money's going to grow, 20 years later, my account's going to be worth more." Well, not so fast, and this, what you're about to see is why making sure you make that transition from the G to the I during that transition period is so vitally important. It's that one critical shift, because this slide shows something called the withdrawal method. I call it engineering retirement income through the withdrawal method.

And if you look at the upper left hand side of your screen, it says that assuming you retired in the year $2000, you had a million dollars, next column over you took $40,000 a year out. Well, if you go all the way down the bottom at the end of the lower right hand corner at the end of 20 years, you only had $345,000 left, and you might think, wait a minute, I had a million, the market averaged 5.8. How is it

possible that my money didn't grow? How is it possible that my money got reduced by about two thirds over those 20 years? Well, here's the reason, you see if you got 5.8% steady Eddie in interest every year, then this wouldn't have happened. You'd be correct that your account would've grown and you would've had over a million dollars 20 years later, now, beginning in 2020. But because you have up years, and down years, what happens is the average returns become meaningless. You see when you're in your accumulation years, you don't care whether you're getting income from the G or the I, okay?

In fact, your accumulation years, all you want is total return. Does it come from the income? Does it come from the growth? You simply don't care, but as you get close to retirement, it has to come from the I not the G. And of course, that's the reason why, because of this graph. So in the years that the stock market was down, like you can see 2000, 2001 to three and all that you had to sell more shares to take your in income, your desired $40,000. So because of that, you cannibalize the funds. So even in 2007, the market came back. Your fund never got anywhere near back up to that million dollars, because you're forced to sell more shares in a down market. The same thing happened 2008, 2009 during the financial crisis. So now even though the market did really well from 2013 team to 2020, it didn't matter. You had sold so many shares, cannibalized the principle that you spent down two thirds of your money. Now think about this.

You retire at 65. Now you're 85. You go to the doctor, the doctor says, you're in great health. You're in almost as good health as you were 20 years ago, the day you retired, right? Great news. But now you don't have a million dollars left anymore, you have the 345,000. And the reality of the matter is now you have to worry about running out of money, running out of income before you run out of a life. So what's the solution to this problem? The solution is to take the true income method. So this chart shows if you retired in the year 2000 and you have 4% interest, now you, I think how can I get 4% interest today? Well, don't worry about that for now. All I can tell you is that we get 4% interest, or dividend payments for our clients day in, and day out at something we routinely do. So even in today's financial markets and low, straight environment, it can and does happen. So, in this chart, you have a million dollars. You take out 40,000 a year, which is just your interest.

You don't have to sell shares. It's called the true income method, so now you look at the lower right hand part of your screen, and guess what? You have the full million dollars left at AGD five. Now, if the doctor says you're as healthy as you were 20 years ago, no problem. You're not going to run out of money. You just keep taking the interest, taking the interest and enjoying your retirement years. So why haven't you heard of this true income method? Why is it people aren't saying these types of things, and you're now hearing about it at a social security virtual webinar? Well, the answer is because this picture represents what I believe to be many investment advisors that is stock market cheerleaders. Most advisors today got into the business in the eighties and nineties, the best stock market in us history.

And by the way, you typically want a more experienced advisor, so if you get one that's been around for 20 years or more, unfortunately, their vision is skewed because they started in the market in the best period of us history for the stock market, 1980 through the year 2000, the best bull market ever. And every time they put clients' money into the stock market, the client did better and they got rewarded. So as a result, they became essentially stock market cheerleaders. So although even in the eighties and nineties, this method of engineering income was a through the withdrawal method was in unhealthy financial strategy, a cancerous financial strategy people got away with it because the market went up for 20 straight years. So you haven't heard of it because of the people whom I call the stock market cheerleaders. So as we wrap up today, here's the bottom line. I know you got a lot of good text message today, but I know you still have questions, textbook information I should say, I know you still have questions and we're here to help you.

So you might want to know when should you specifically apply for social security or what if you specifically really want to keep working? What if you've already applied? Are there options to change your mind? How much will your specific benefit be? How can you coordinate spousal benefits? That's a big one, right? And also what's the best long term strategy for my situation? In other words, what should I do next? So now you've stayed till the end. Congratulations. And because you've stayed till the end, as we said, we're making a special offer to you. And yes, as we mentioned that special, offer's going to come to you in the form of a personalized social security maximization analysis. Now, a lot of people who can do this and many can't do this, but those who can, might charge you as much as a $1,000 or more for this analysis.

And I'm here to tell you, if you had to pay an extra $100,000 to get maybe, or sorry, an extra $1000 to maybe get an extra $100,000, or more of benefits over the course of your lifetime, if you had to do that, it would worth every penny of that $1,000. $1,000 investment, get $100,000 return, phenomenal. But here's the even better news. The even better news is today because of what I saw my mom go through. And because that one simple mistake that could have been avoided had we had the knowledge. Today, our special offer is we're going to provide this to you at no cost, but only providing that you do two things. Number one, you sign up for this personalized social security maximization analysis today, right now. And you don't change the date, and time. Again to schedule the analysis today, and you don't change the date and time. So in a moment, you're going to see something come up on your screen, which is going to allow you to go ahead and pick.

You're going to see a calendar and it's going to allow you in the next week and a half or so to pick the date that is going to work best for you. And I apologize that not all the dates and times are available. We've all already have some times booked with our loyal clients. But again, pick a time today. Don't change the time, and you'll get this given to you at no additional cost. What you're actually scheduling in the calendar is a 30 minute delivery time where over the phone, we are going to be able to deliver this analysis to you. And again, there's a couple things that you're going to have to have prepared for this in our office, we'll reach out to you just to let you know what you need to have accessible on your hands when we have this 30 minute phone call to deliver this personalized social security maximization analysis.

So go ahead, schedule it now, don't change the time you're going to have about five minutes that this is going to be up on your screen, where you're going to have this opportunity to pick the time you want. And after that, that's going to close and disappear. Okay, so five minutes, it was great having you tonight. I really enjoyed this. I hope you did too. I hope you learned a lot. And I look forward to talking with you in the weeks to come for the delivery of your personalized analysis. Thank you.