

The School – Online

Course outline



- Chapter 1 Demographics and Research**
Clients want Social Security claiming advice and expect their financial or insurance professional to analyze the best strategies. Learn about the research and current findings of what clients want and how knowledge of Social Security claiming options will help your practice.
- Chapter 2 Optimization of the Social Security Claim – Fundamentals**
Learn how Social Security claiming optimizers work and why it is important for you to understand both present value and future benefit projections.
- Chapter 3 The Retirement Insurance Benefit – Basics**
Learn how benefits are determined and how an early or delayed election will impact client’s benefits. Examine claiming strategies for the individual under the provisions of old and new law.
- Chapter 4 Spousal and Survivor Benefit – Basics**
Keep your clients from missing out on tens of thousands of dollars by utilizing the spousal benefit. Learn when a spouse is eligible for benefits and how they qualify.
- Chapter 5 Divorce Benefit**
Many of your divorced clients have no idea they’re still eligible for spousal and divorced surviving spouse benefits. Learn the planning opportunities and strategies that can help them maximize retirement income.
- Chapter 6 Additional Auxiliary Benefits**
Retirement-age clients with children under the age of 19 may have extra benefits available to them under Social Security. Learn how to help your client access these benefits, while being mindful of a limit called the Family Maximum.
- Chapter 7 Reductions in Social Security Benefits – In-depth**
With more individuals wanting to work after retirement, it’s important to understand how working could impact a benefit amount because of the Earnings Test. Learn how the Government Pension Offset and the Windfall Elimination Provision can work in reducing government employees’ benefits.
- Chapter 8 Income Taxation (This is chapter 11 in the workbook)**
Learn about the taxation of Social Security benefits, and how changing the blend of Social Security and other income can have a dramatic impact on your client’s retirement cash flow. We will review case studies that deal with the management of discretionary income and how it impacts Social Security benefits. We explain why retirees with Social Security income can face the highest marginal income tax rates in the nation.
- Chapter 9 Other Interactions with Social Security**
Explore the issues that your clients may experience when filing for Medicare and/or Social Security Disability. Learn how these Social Security programs work, and you’ll expand your practice by helping an underserved and growing group.
- Bonus Video Communicating the Message (Not in workbook)**
You’re ready to incorporate Social Security planning into your practice, but where do you start? Learn from the experts how to market your new knowledge and see your business grow.
- Chapter 10 Planning Options Around Survivor Benefits (This is chapter 8 in the workbook)**
The survivor benefit, or widow(er) benefit, is one of the most important sources of income for widows and widowers. Learn why it’s important for clients to discuss claiming options and how to help them make the choice that’s right for them.
- Chapter 11 Common Claiming Patterns for Social Security Benefits**
Learn how to blend claiming strategies so your clients don’t miss out on tens of thousands of dollars. Understand how the Budget Reconciliation act of 2016 affects the claiming decisions for your clients. Case studies will explore the options available for restricted claiming over the next 8 years.

Chapter 12 **Issues in Estate Planning and IRA Distribution Planning**

We will finish the morning by looking at IRA distributions and estate planning issues that impact Social Security claiming. We will also review how your client's estate planning mistakes may have significant impact on both survivor benefits and legacy plans.

Chapter 13 **Integration of Social Security Claiming and Retirement Income Planning**

Part 1: We begin by challenging some of the assumptions about retirement income planning and how you need to understand the elements of risk management. We will review case studies that integrate distribution concepts covered earlier in the session. We will start with a baseline series of cases for both married and single individuals, exploring the consequences of alternative claiming strategies.

Part 2: The cases are designed from real life situations we have been involved with that will highlight and review the planning strategies and issues covered. We will cover Disability, Family Benefits, High and Medium net worth client planning as well as planning issues that will give you an opportunity to network with your client's other advisors.