

## Social Security Benefits: Don't Leave \$\$ on the Table!

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Choosing when to start receiving Social Security benefits is one of the most important decisions today in retirement planning. How do you maximize the benefits for yourself and your spouse? Will there be tax issues related to when you start your benefits? Many people are unaware of the complex rules and strategies, especially when it comes to understanding options regarding potential Spousal Benefits. This causes those without proper guidance to potentially leave thousands of dollars in lifetime benefits on the table simply because they didn't know the rules.

Adding to the confusion is the lack of guidance provided at the local Social Security offices. As this recent [article](#) in Money Magazine demonstrates, even the local Social Security representatives do not always understand the rules, which can lead to costly mistakes.

Social Security is one of the biggest sources of retirement income for many couples. It is crucial to make sure you understand how to apply the Spousal Benefit and any other strategies that might apply for you and your spouse. Bluegrass Financial Planning offers a Customized Social Security Analysis that will help you analyze your options and how it coincides with your Retirement Income Plan so you can make the best decision for your own unique circumstances.

Don't leave money on the table – there is too much at stake for you and your spouse.