

# The Social Security Dilemma

You have no doubt been bombarded by Social Security issues and questions over the past few years. Biggest of all are the possible changes to be made to the Social Security system in an attempt to save the program. Then, there is the question of how to take benefits in the most advantageous way.

Within all the different news reports, the one common theme is that something must be done to "save" Social Security, and that changes could come soon. This has created a lot of worry for many people. However, there is no reason to panic as Social Security is not going away.

## Retirement & Estate Planning



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But, you will need to do some strategic planning in order to maximize your benefits from Social Security. Most people do not know about the many different ways to elect Social

Security benefits. It is not as simple as just going to the local Social Security office and getting this information, as they are not allowed to give advice.

To provide expert advice on Social Security planning and all the potential options, we subscribe to a sophisticated software system that analyzes your specific Social Security credits. It will also show you how and when to elect Social Security based on your specific situation to maximize benefits over your lifetime. This information is truly valuable.

The bottom line is that you need to be aware of the possible changes coming to Social Security, and the valuable tools available to help you maximize your benefits. Join me on the **It's Your Money Show** next week as we will be discussing this in more detail and answering some very good and relevant questions about Social Security. The show airs on WMEQ (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on WWIB (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022** or **info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.