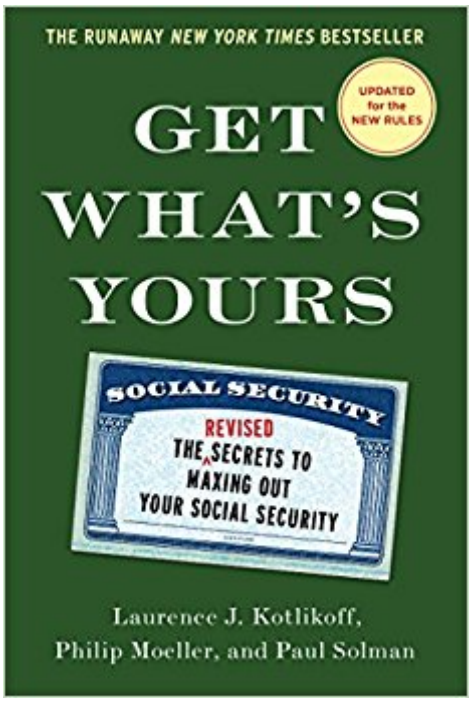
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# Get What's Yours - Revised & Updated: The Secrets To Maxing Out Your Social Security (The Get What's Yours Series)




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## Synopsis

Social Security law has changed! Get WhatÃ¢â ¬â„¢s Yours has been revised and updated to reflect new regulations that took effect on April 29, 2016.Get WhatÃ¢â ¬â„¢s Yours has proven itself to be the definitive book about how to navigate the forbidding maze of Social Security and emerge with the highest possible benefits. It is an engaging manual of tactics and strategies written by well-known financial commentators that is unobtainable elsewhere. You could try reading all 2,728 rules of the Social Security system (and the thousands of explanations of these rules), but academiaÃ¢â ¬â„¢s Kotlikoff, the popular pressÃ¢â ¬â„¢s Moeller, and public televisionÃ¢â ¬â„¢s Solman explain the Social Security system just as comprehensively, and a lot more comprehensibly. Moreover, they demonstrate that what you donÃ¢â ¬â„¢t know can seriously hurt you: wrong decisions about which Social Security benefits to apply for cost individual retirees tens of thousands of dollars in lost income every year. (Some of those people are even in the book.) Changes to Social Security that take effect in 2016 make it more important than ever to wait as long as possible (until age 70, if possible) to claim Social Security benefits. The new law also has significant implications for those who wish to claim divorced spousal benefits (and how many Social Security recipients even know about divorced spousal benefits?). Besides addressing these and other issues, this revised edition contains a chapter explaining how Medicare rules can shape Social Security decisions. Many other personal-finance books briefly address Social Security, but none offers the full, authoritative, yet conversational analysis of Get WhatÃ¢â ¬â„¢s Yours. Get WhatÃ¢â ¬â„¢s Yours explains Social Security benefits through basic strategies and stirring stories. It covers the most frequent benefit scenarios faced by married retired couples; by divorced retirees; by widows and widowers. It explains what to do if youÃ¢â ¬â„¢re a retired parent of dependent children; disabled; an eligible beneficiary who continues to work. It addresses the tax consequences of your choices, as well as the financial implications for other investments. It does all this and more. There are more than 52 million Americans aged 54 to 69. Ten thousand of them reach Social SecurityÃ¢â ¬â„¢s full retirement age of 66 every day. For all these peopleÃ¢â ¬â •and for their families and friendsÃ¢â ¬â •Get WhatÃ¢â ¬â„¢s Yours has proven to be an invaluable, and therefore indispensable, tool.

## Book Information

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## Customer Reviews

Ã¢â ¬Å“Getting smart about Social Security can put tens of thousands of extra dollars in your pocket. With that in mind, start by reading, Get WhatÃ¢â ¬â„¢s Yours. . . . The book translatesÃ¢â ¬â •into often-entertaining EnglishÃ¢â ¬â •the many convoluted rules that make up the Social Security program. . . . [Does] a great job of helping you make sense of, and get the most from, Social Security. . . . Invaluable.Ã¢â ¬Â• (Glenn Ruffenach The Wall Street Journal)Ã¢â ¬Å“An indispensable and surprisingly entertaining guide for anyone who is retiring or thinking of retiring with all of the Social Security benefits theyÃ¢â ¬â„¢ve earned.Ã¢â ¬Â• (Jane Pauley)Ã¢â ¬Å“Choosing when to take Social Security is one of the biggest decisions of your life. By doing it right, you can add hundreds of thousands of dollars to your lifetime income and leave more money for your spouse as well. This great book tells you how . . . and itÃ¢â ¬â„¢s funny, too!Ã¢â ¬Â• (Jane Bryant Quinn, author of Making the Most of your Money NOW)Ã¢â ¬Å“Social Security is the biggest source of retirement income for many Americans . . . that just means that [Get What's Yours]'s tricks and tips will be ever more relevant. . . . Given that there are 2,728 core rules and thousands more supplements to them according to the authors, it pays, literally, to seek out a guide.Ã¢â ¬Â• (Ron Leiber The New York Times)Ã¢â ¬Å“I love this book! Seriously! Who could ever guess that reading about Social Security could be this entertaining? And if you think you know enough about the subject, you would be wise to think again. Smartly written by an all-star, financial expert dream team, the engaging, down-to-earth prose makes Get WhatÃ¢â ¬â„¢s Yours the definitive guide to maximizing what is, for many, the most important retirement asset by far. From determining the best age to claim (hint: itÃ¢â ¬â„¢s not what youÃ¢â ¬â„¢ve been told) to figuring out the intricacies of spousal benefits to avoiding the Ã¢â ¬Ëœgotchas Ã¢â ¬â„¢ that can

reduce your checks, this must-read guide is truly that. And donÃ¢â ¬â„¢t be surprised if you actually enjoy it!" (Beth Kobliner, author of Get a Financial Life)

Laurence J. Kotlikoff is a professor of economics at Boston University and president of Economic Security Planning, Inc. His company websites are ESPlanner.com and MaximizeMySocialSecurity.com. To learn more, visit GetWhatsYours.org.Journalist Philip Moeller writes about retirement for Money and authors the Ask Phil Medicare column for PBS. He also is a Research Fellow at the Center on Aging & Work at Boston College and the founder of Insure.com, a leading site for insurance information.Paul Solman is the business and economics correspondent for the PBS NewsHour and is a Brady-Johnson Distinguished Practitioner in Grand Strategy at the International Security Studies department at Yale University.

Given the choice of learning 3000 pages of Social Security law and tens of thousands of regulations, or having two front teeth pulled without anesthetic, most would choose the latter, if only because it’s over quicker. Get What’s Yours understands this. It presents the basic background, basic facts, basic tips, and even the basic SSA form, in an environment of real scenarios. The asides are cheerful or acidic, as appropriate, and it mitigates the confusion by constantly hammering at the basics. At first I thought it annoying, but slowing down, I realized I needed to see it all again, in action, to help it sink in. It also means you can go right to the section that concerns you, because the foundation points will be there (again).This book is necessary for three reasons: Social Security is not intuitive, and sometimes makes no sense at all. Two, Americans act against their best interests, leaving all kinds of money on the table. Three, there is usually a "however" with Social Security rules.Worse, Social Security is now up to three million requests every week, but Congress keeps cutting back budget, staff, hours and whole offices. Combine that with the complexity factor, and the authors conclude you cannot trust what Social Security advises. Great.The way we go after Social Security says two things: Americans are poorer than they pretend, and they don’t know how much they’re giving up. Only about 3% wait until age 70 to claim, where the figures show a dramatic, peak difference (76%) over claims at 62, when the biggest group files - for the least amount offered. As an aside, there is an annual survey that always says the same thing: nearly 50% of Americans couldn’t raise an emergency $2500 in 30 days, not from savings or even from friends and family. Nearly half of Americans simply cannot postpone Social Security.The most important tip is to wait until 70 before taking benefits. The next most important tip is to register at 66, but at the same time suspend benefits until 70. This not only allows your rate to grow 8% a year for four years,

it also allows your spouse to claim spousal benefits (half of yours) when s/he reaches 66 and let her/his own benefits continue to grow until age 70. There are a lot of ifs ands and buts, so the book becomes a tremendous resource. The answers are clear and cogent.As a consultant who works in different environments all the time, I developed a saying that I could play by anybody's rules, as long as I knew what they were. Get What's Yours tells you what they are.David Wineberg

Right off the bat, GET WHAT'S YOURS makes it clear how important it is to understand what benefits you deserve--and the pitfalls of making the wrong choice. Using an example couple, the 3 authors note that if that couple "make the right decisions, they can increase the value of their lifetime Social Security "asset" by more than $400,000." In other words, it's really critical to understand the rules.Through simple charts, the authors point out that millions of Americans are making a BIG MISTAKE by claiming benefits too early. Although the system is supposed to be "neutral," that is not actually the case, the authors point out. A huge percentage of the populace is making the wrong decision. Probably, they point out, is that "lots of people need whatever money they can get as soon as they can get it."So, it's important to understand the key rules that fit your situation.I have always been confused about what the rules were for Social Security benefits. When should I file? How much will I get? Will I be taxed? I was especially confused about the spousal rules, and this book answered, in great detail, exactly what I needed to know. Besides explanation on spousal benefits, there are also chapters to cover special situations, such as parent benefits.I found the most valuable chapters the "Secrets" chapters: Chapter 16, "50 Good News Secrets to Higher Lifetime Benefits," and Chapter 17, "25 Bad News Gotchas that can Reduce Your Benefits Forever." If there are just 2 parts of this book that you read--read these two chapters! They are really important.The authors point out that Social Security employees are officially encouraged to sign you up and get your signature whenever you come in to an office and inquire about filing for benefits. In other words, they point out, the Social Security department itself is not really the right place to go for objective answers on how to get the most benefits.There is one chart that is really excellent. It shows, by year of your birth, at what age you would get your full retirement benefit. This is obviously crucial, but it's confusing, because that year changes over time.The authors can be pretty funny (or silly) at times. They include, for example, the Social Security rules on how to handle a "Missing Corpse." (Get statements from people who might know where the corpse went.)ÃƒÂ¢Ã Ë†Ã Å¡ All in all, GET WHAT'S YOURS is a very handy book--clearly written, and actually a pleasure to read. The three co-authors do an excellent job of explaining the rules in a simple fashion. The book includes an excellent glossary of terms. There is also a practical appendix

called, "Actually Filing to Get What's Yours." They walk you through the process, step by step.

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