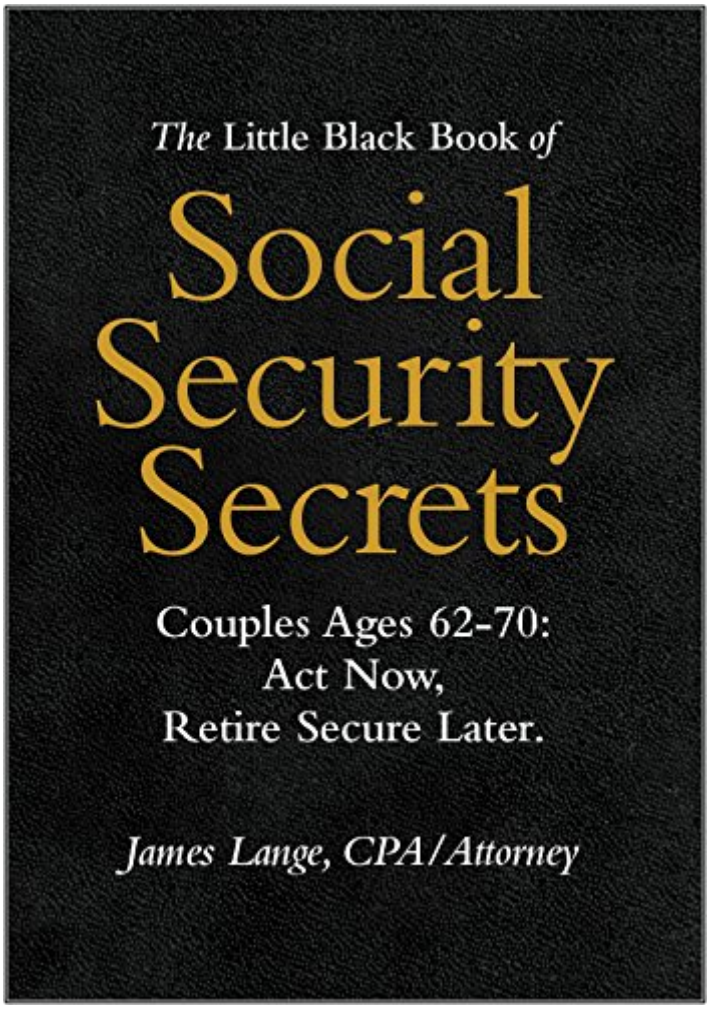
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The Little Black Book Of Social Security Secrets, Couples Ages 62-70: Act Now, Retire Secure Later



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Synopsis

This Book Can Help You Collect Larger Social Security Checks!There were two married couples, the Rushers and the Planners, with identical earnings records and investments. The Rushers didn’t read this book and during retirement, they ran out of money. Bad news. The Planners, however, took the time to read this short little book, implemented the recommended strategies, and when the Rushers were barely scraping by, the Planners were living comfortable in retirement.If you want to be a Planner and not a Rusher, please read this book.Why?Because a certain provision buried in the fine print of the Bipartisan Budget Act of 2015 eliminates the two strategies: Apply and Suspend and Restricted Applications for Benefits.The first strategy, Apply & Suspend has already been eliminated.However, the second strategy, called a Restricted Application for Benefits, is still available and it allows you to file for benefits and specify that you only want to receive whatever spousal benefit to which you might be entitled. If you were at least 62 years old as of December 31, 2015, you will be able to file a Restricted Application for Benefits until December 31, 2019.Clearly, maximizing Social Security benefits is to your advantage. What many people do not realize is just how important it can be to the surviving spouse. If you are the higher earner and you make the right choices, your spouse will be eligible to receive a survivor s benefit which, at maximum, will be as high as your own benefit amount.Get specific advice on:Ã Â The easy way to increase your Social Security check 8% a year. See page 10.Providing your spouse with a 32% increase (plus the cost of living) in her survivorÃ¢â ¬â„¢s benefits for the rest of her life. See page 24.Using the claim now, claim more later method (also known as a restricted application). See page 33.Making larger Roth IRA conversions in a lower tax bracket. See page 47.Social security, retirement, Bipartisan Budget Act, BBA, SS, benefit, social security benefits, apply and suspend, file and suspend, restricted application, social security secrets, james lange, little black book, government retirement benefits, social security strategies, social security strategy, surviving spouse, spousal benefits, social security choices

Book Information

File Size: 1956 KB

Print Length: 42 pages

Simultaneous Device Usage: Unlimited

Publisher: Retire Secure Press (March 22, 2016)

Publication Date: March 22, 2016

Sold by:Ã Â Digital Services LLC

Language: English

ASIN: B01DC8XKN0

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Screen Reader: Supported

Enhanced Typesetting: Enabled

Best Sellers Rank: #96,339 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #13 inÃ Â Kindle Store > Kindle eBooks > Business & Money > Taxation > Personal #40 inÃ Â Books > Business & Money > Taxation > Personal #57 inÃ Â Kindle Store > Kindle eBooks > Business & Money > Personal Finance > Retirement Planning

Customer Reviews

The exceptionally handsome author/attorney/CPA James Lange offers help to readers eager for assistance in surviving the ÃƒÂ¢Ã â ¬Ã Ëœgolden years of retirementÃƒÂ¢Ã â ¬Ã â„¢: he has written seven books on the subject of secure retirement advice - Retire Secure! Pay Taxes Later, The Roth Revolution, Pay Taxes Once and Never Again, Live Gay Retire Rich, Retire Secure for Same Sex Couples, Retire Secure, and now The Little Black Book of Social Security Secrets. He has also published numerous articles in the major publications on the subject of retirement and estate planning. From his stance as both an attorney and a CPA he knows the arena about which he speaks and just happens to have a mastery of encouraging coaching abilities to match.His infectious writing style is evident form the opening of his book: ÃƒÂ¢Ã â ¬Ã ËœOne of the reasons I wrote this book was to help married taxpayers get the most out of their Social Security benefits. Though estimates vary, as many as 97 percent of married Social Security recipients fail to optimize their benefitsÃƒÂ¢Ã â ¬Ã Â¦ LetÃƒÂ¢Ã â ¬Ã â„¢s take a quick look at two couples, the Rushers and the Planners who live next door to each other. They both have $ 1.1 million, identically invested, and they both spend $ 75,000 per year. But they differ in their Social Security and Roth IRA conversion strategies.ÃƒÂ¢Ã â ¬Ã â„¢ And James continues on about the differences and the consequences of bad decisions ÃƒÂ¢Ã â ¬Ã â œ or lack of intelligent action! He even emphasizes his evaluation by stating, ÃƒÂ¢Ã â ¬Ã ËœRemember These Dates April 29, 2016 is the last day to file for the Apply and Suspend strategy. If you were at least 62 years old as of December 31, 2015, you will be eligible to file a Restricted Application for benefits, also known as ÃƒÂ¢Ã â ¬Ã Å“Claim

Now, Claim More Later,ÃƒÂ¢Ã â ¬Ã Â• so long as you do so prior to December 31, 2019.ÃƒÂ¢Ã â ¬Ã â„¢ You canÃƒÂ¢Ã â ¬Ã â„¢t get more specific than that!To offer a further spectrum of what James covers, his chapters are as follows: Why Should I Care that the Rules Have Changed?, When Should I Apply?, How Much Can I Expect to Receive?, The Apply and Suspend Strategy, Restricted Applications, Combining Strategies, and The Synergy of Roth Conversions and Timing Security Benefits. These are chapter titles only but they each open doors and windows of expert advice on how to maximize income form Social Security. This book is a must read for all people even thinking about retirement! Highly Recommended. Grady Harp, April 16

I love this little black book. As someone affected by the changes in Social Security, this book was a revelation. Get it now. You have until April 26th to get under the wire before some of the law changes. That could easily affect you if you are near retirement age.

This is only helpful to people who are old enough to still take advantage of changing Social Security rules. It does cover the seldom discussed strategy of Roth Conversions...but not in sufficient depth. For that you will need to buy his other book. I got my 99 cents worth....but not much more.

I knew nothing about social security and I didn’t know that you can’t trust the social security office to give you the correct information on what to do.This book is filled with information on when to file, who can file, and what to expect. Easy to read and understand.

This book is concise and the to the point. It told exactly what strategy to use to collect the most social security as a couple. This will help us to have a full retirement.

No secrets, but a clear explanation of the current law and some benefit maximization strategies that probably won’t be widely applicable.

There are many, more comprehensive books on this topic; however, if you want easy tips that you can read in one shirt evening this could he your little book. Fits in a pocket or purse.

Decent overview if you have no idea what to do or expect from Social Security. If you have a fair amount of knowledge then it’s not even worth a buck!

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