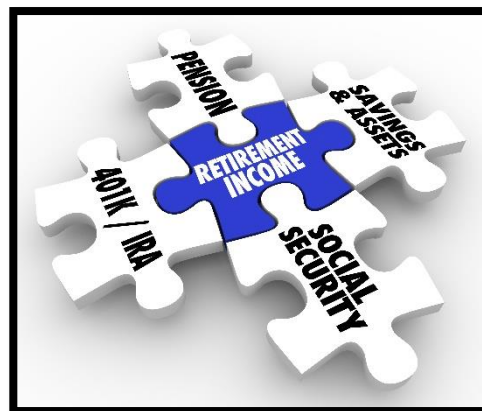


Social Security: Boost Your Retirement Income Today

Social Security isn't just about collecting a check once you hit a certain age — it's one of the biggest retirement income decisions you'll ever make. The choices you make can affect your monthly income for the rest of your life, the taxes you'll owe, and even the benefits your spouse may receive. Yet, many people don't realize how much strategy goes into timing and planning for these benefits.

The Tax Twist You Might Not See Coming

Here's something many retirees are surprised to learn: up to 85% of your Social Security benefits could be taxable. It all depends on your *provisional income* — that's a combination of your adjusted gross income, tax-exempt interest, and half of your Social Security benefits. If you're also pulling from IRAs, pensions, investment accounts, or still earning a paycheck, you could easily tip yourself into a higher tax bracket and keep less of those benefits than you expected.



And here's some good news — the recent *One Big Beautiful Bill* added a new deduction for retirees that may help offset some of those taxes, if you qualify. But to take advantage of it, you have to know how to structure your income ahead of time. This is where a coordinated retirement income plan really pays off.

Opportunities People Often Overlook

When it comes to Social Security, there are strategies that can make a significant difference — but many retirees never use them, simply because they don't know they exist. For example:

- **Coordinating spousal benefits** so one spouse can start benefits early while the other delays to maximize the higher earner's future payments.
- **"File and suspend" (in certain situations)** to allow a spouse to collect while the higher benefit continues to grow.
- **The payback and refile option** — if you claimed benefits early and regret it, you can withdraw your application within 12 months, repay what you've received, and refile later to lock in higher payments for life.
- **Managing withdrawals from other accounts** to reduce taxable income and keep more of your Social Security tax-free.
- **Timing survivor benefits** so the surviving spouse gets the largest possible income.

These strategies can be worth tens of thousands of dollars over your lifetime — but they need to be planned before you file.

Why Planning Early Pays Off

Social Security should be part of your retirement strategy years before you file — not an afterthought. By planning ahead, you can:

- Lock in the best possible benefit for your situation
- Coordinate with other income sources to keep more after taxes
- Protect your spouse with the highest possible survivor benefit
- Avoid costly mistakes that can't be reversed

The good news? You don't have to figure this out alone. I can help you run the numbers, explore your claiming options, and understand exactly how your benefits fit into your bigger retirement picture. A smart Social Security plan can give you more income, more security, and more peace of mind — for life.

The Biggest Mistake? Waiting Too Long to Plan

Social Security should be part of your retirement plan years before you file — not an afterthought. Without a plan, you risk paying more taxes, leaving benefits on the table, or locking yourself into a decision you can't undo.

The sooner you plan, the more choices — and potential dollars — you keep in your pocket. Talking with a knowledgeable advisor can help you compare your options, understand the tax impact, and design a strategy that gives you more income, more flexibility, and more peace of mind in retirement.

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