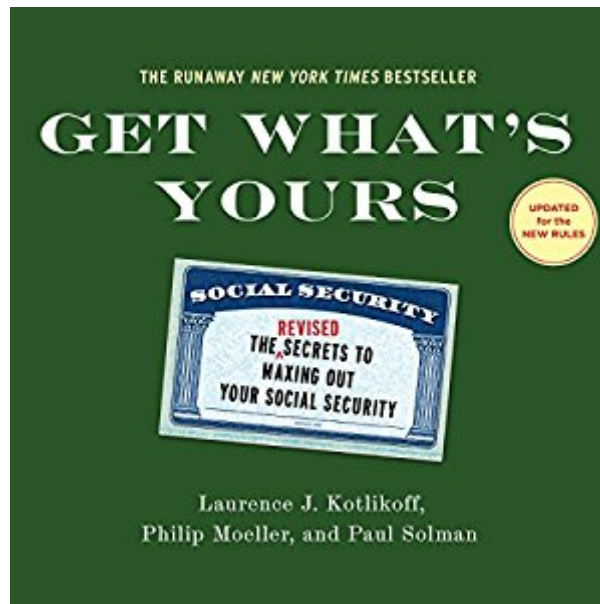


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Get What's Yours - Revised & Updated: The Secrets To Maxing Out Your Social Security



Synopsis

Social Security law has changed! Get What's Yours has been revised and updated to reflect new regulations that take effect on April 29, 2016. Get What'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 academia's Kotlikoff, the popular press's Moeller, and public television's Solman explain the Social Security system just as comprehensively, and a lot more comprehensibly. Moreover, they demonstrate that what you don'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 What's Yours. Get What'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 you'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 Security's full retirement age of 66 every day. For all these people - and for their families and friends - Get What's Yours has proven to be an invaluable, and therefore indispensable, tool.

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Customer Reviews

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.

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.

I really needed the information in this book. Although I tell myself I didn't need it repeated four or five times over, I probably did. Each time I read a familiarly phrased core principle, I had a more thorough understanding. The authors apologize for the repetitiveness here, but repeat themselves they do. Perhaps they're trying to make sure those of us who have historically made bad financial decisions get the Social Security choices right. (And that is the main reason I am reading this book now, at this point in my life, as a 50-something. Having failed to save any money, I can at least gain a good understanding of the benefits of my fall-back retirement plan which is Social Security alone, without embellishment.) So be prepared for some not-so-subliminal behavior modification efforts tucked into these pages. Given the numbers of us who act impulsively, according to the authors' statistics, perhaps we do need to be whacked with this information repeatedly and hard. This book is also for people who think they know everything there is to know about Social Security choices. The authors spend a great deal of time debunking lovingly held misconceptions that could cost you a lot of money. They also point out that the standard advice handed out by Social Security workers on the phone and online is usually wrong and there is no liability on their part for being wrong and there's no recourse on your part (short of paying back the benefit) if you get it wrong because of Social Security's own advice. The authors also point out that we all think we're smarter than we are. So you can drop this tendency into your next insufferably boring lunchtime conversation with your

much dumber colleagues -- it's called 'illusory superiority.' Makes you sound smart when you say it, doesn't it?

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