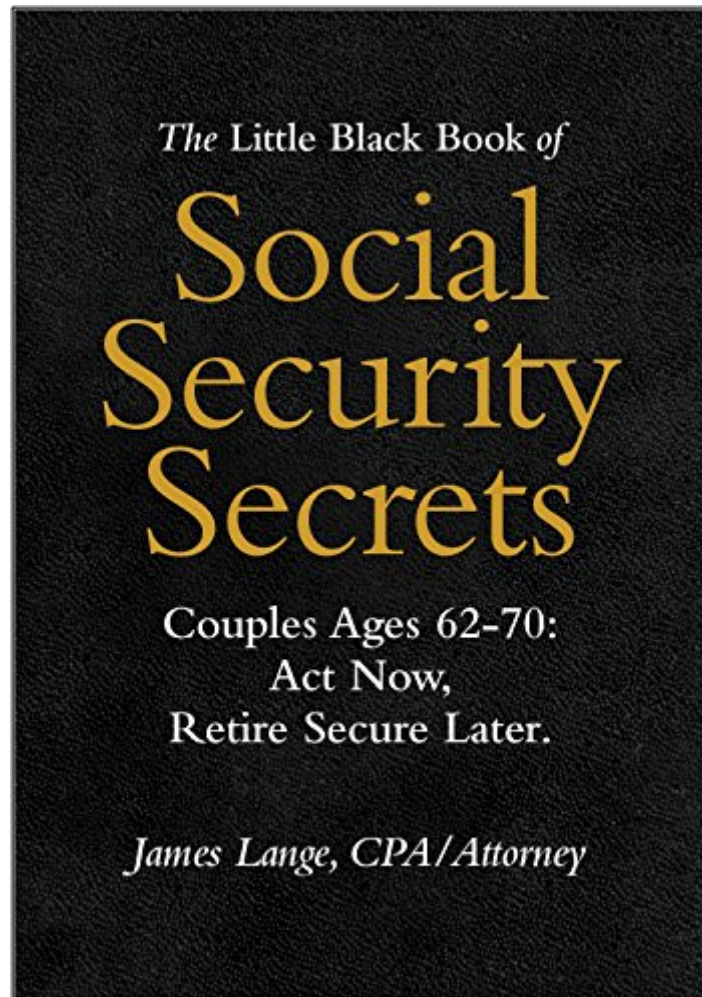


The book was found

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



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: 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 survivor'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

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Customer Reviews

The exceptionally handsome author/attorney/CPA James Lange offers help to readers eager for assistance in surviving the “golden years of retirement”™: 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 from the opening of his book: “One 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 benefits” | Let’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.”™ And James continues on about the differences and the consequences of bad decisions “or lack of intelligent action! He even emphasizes his evaluation by stating, “Remember 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 “Claim Now, Claim More Later,” • so long as you do so prior to December 31, 2019.

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