

Frequently Asked Questions

1) How big of a difference will Social Security planning make for me?

To truly get an idea of how much you stand to gain or lose, we can provide you with a complimentary “What’s at Stake” report.

2) Who can benefit from Social Security planning?

Our analysis covers most situations, including married, single, divorced, widowed, government employees and people who have already elected but are not yet at 70.

3) Why should I involve a financial advisor in my Social Security decision?

Your decision will impact your other assets, including how and when you tap certain assets to supplement your income. An advisor is positioned to help you understand how all these pieces fit together.

4) Why not ask the Social Security Administration for advice?

The Social Security Administration (SSA) cannot give advice, ask you about other assets, or evaluate the impact of your decision on the rest of your financial plan. Once you have developed your Social Security strategy, please consult the SSA.

5) What if I’ve already elected Social Security?

If you feel you’ve made a mistake in electing Social Security early and you’re not yet 70 years old, there are several options for fixing a mistake, or at least minimizing the damage.

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6) When should I start my planning?

If you’re over age 55, the sooner the better. As you approach retirement age, it’s important to evaluate your options and identify which assets you’ll use to supplement your Social Security.

7) Who can file a restricted application for only spousal benefits?

If you are born on or before Jan. 1, 1954 and have attained full retirement age, you are able to file a restricted application. Your spouse must be entitled to a retirement benefit.

This brochure is intended solely for general education purposes. It is not intended for the purpose of providing specific investment advice to any particular recipient.

MAXIMIZE YOUR SOCIAL SECURITY

Build the foundation of a stable, secure retirement income plan



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dream, grow, protect, enjoy

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“When should I elect Social Security?”

You may not realize it yet, but when you elect Social Security is one of the most important decisions you’ll make in retirement. It will impact the amount of income you receive, the amount of taxes you pay and how you utilize your other assets.

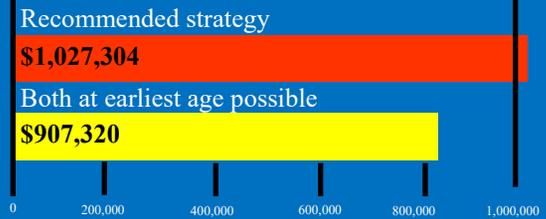
You would not take a decision about a \$600,000 asset lightly would you?

The average household retiring today stands to receive approximately \$601,000 over the course of their retirement, according to the Urban Institute. Many people stand to gain or lose more than \$100,000 in benefits depending on how they make this one decision.

Case Study

John and Jane stand to lose \$119,000 by electing benefits early.

Strategy Comparison

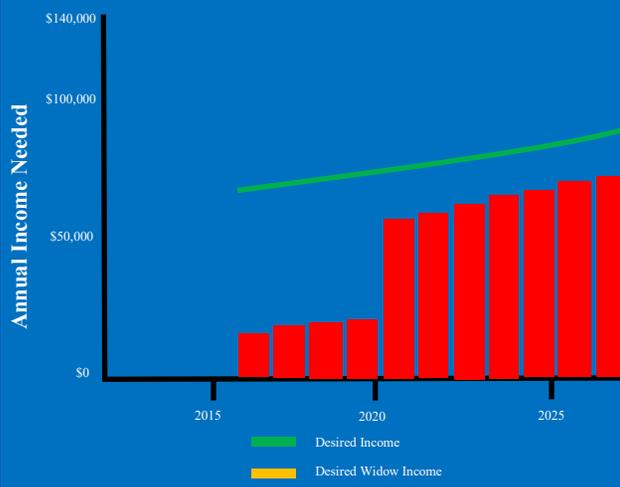


What should they do?

John should file a restricted application for only spousal benefits at 66, then switch to his own benefit at age 70.

Jane should file a standard application for her retirement benefit at age 65 years

Projected vs. Desired Income



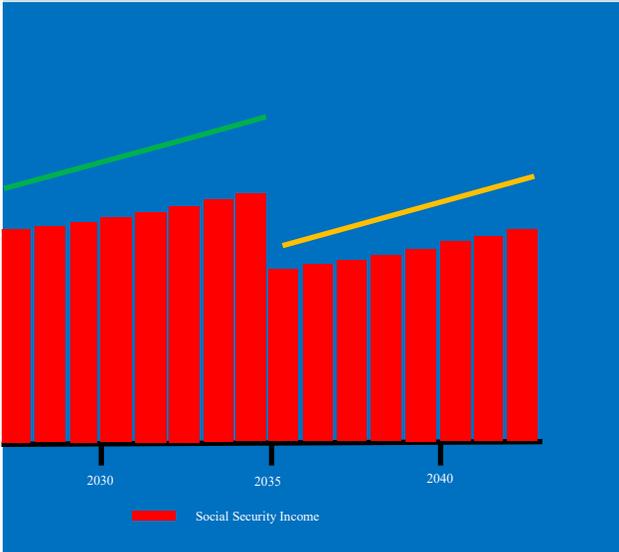
Our Service

Analyze Using software, we analyze hundreds of possible elections strategies and identify the one that offers the highest life-time value.

Integrate We examine your optimal Social Security election strategy in light of your other assets, income streams and goals to identify potential conflicts. We’ll help you match your Social Security decision to your overall plan.

Identify Alternatives When conflicts exist due to asset structure or income needs we will identify alternative Social Security strategies.

Report Provide a report comparing best, earliest and alternative strategies for your con-



C:Eugene Steuerle and Caleb Quakenbush. “Social Security and Medicare Taxes and Benefits Over a Lifetime” The Urban Institute (2012). Calculations performed using Social Security Timing. Male DOB 1-5-1951, age 66 benefit of \$2,5000 living to 85. Female DOB 1-5-1954, age 66 benefit of \$1,300 living to 90. Inflation 2.8%, Real Discount Rate 1%. Comparison in Present Value to stated death ages. Desired Income of \$72,000 inflating at 2.8% per year. Desired Widow Income of \$42,000 per year inflating at 2.8% per year. Social Security Income assumes recommended and assumptions outlined in footnote 2. Illustration does not account for the effect of taxes.