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WEBINAR

Beyond the Benefit: Social Security Strategy for Your Wealth Plan

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9 Questions You Need to Ask Yourself

Answer these and the claiming decision mostly makes itself.

01 How long does this actually have to last?

02 What do you believe about Social Security — and is it right?

03 Is the claiming decision really about a breakeven age?

04 Whose decision is it, if you're married?

05 Did the new law really end the tax on benefits?

06 Why did your Medicare premium go up?

07 If you can't avoid the thresholds, what's left?

08 Are you leaving a benefit on the table?

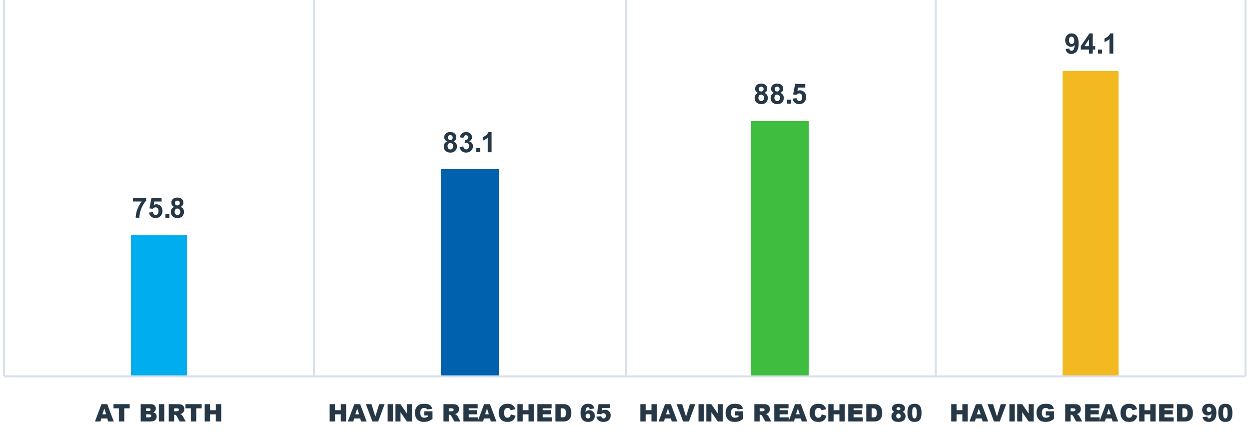
09 So, what would this look like for you?

HUB

MOST PEOPLE ASSUME: *"I have a rough idea how long I need to plan for."*

You're Planning With the Wrong Number

Life expectancy isn't one number — it rises every year you're alive to read it.



+15 YEARS

Life expectancy gap between the highest and lowest earners — the standard table is built for someone else

53%

Chance that one spouse in a couple now age 65 lives past 90

The planning question isn't "what's my life expectancy." It's "what happens if I'm the one who lives to 95."

Roughly half of people outlive the average, many by a decade. A plan built to the midpoint is a plan that works about half the time.

SSA 2023 period life table (male figures shown; female expectancy runs roughly 2–3 years higher at each age); Chetty et al., JAMA 2016, on the income–longevity gap. Population averages — not a prediction for any individual.

MOST PEOPLE ASSUME: *“My view of Social Security is basically accurate.”*

Four Things We Hear All the Time

Every one of them is reasonable. Every one of them moves the claiming age the wrong direction.

“It's going broke anyway — I'm taking it the second I can.”

“I paid into this for forty years. I want my money back.”

“I'll take it at 62 and invest it. I can beat eight percent.”

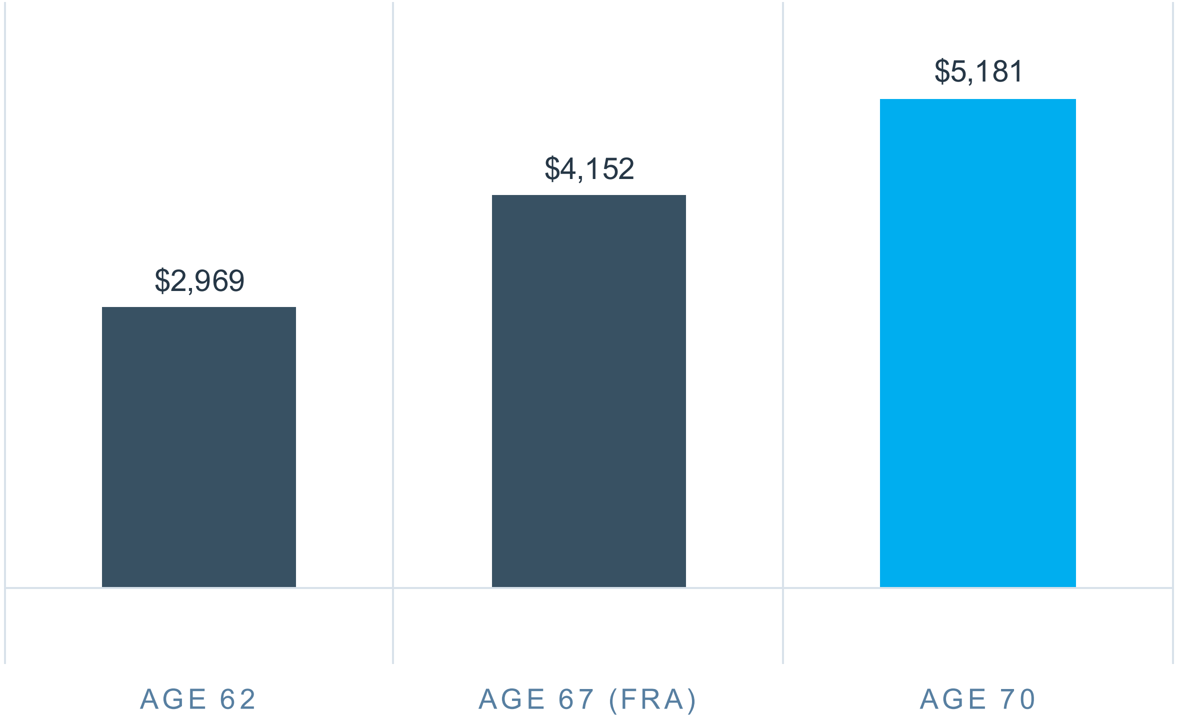
"My CPA handles all that."

The slides after this are about what you know. This one is about what you feel — and feelings are what usually decide it.

MOST PEOPLE ASSUME: *The question is what age to claim, and it comes down to a breakeven.”*

The Claiming Decision Is an Optionality Play

2026 maximum benefit — a career at or above the taxable earnings cap



-30% Permanent reduction claiming at 62 versus full retirement age

+24% Increase for delaying to 70 — set by statute, plus annual COLA

$26,544 Annual difference between claiming at 62 and at 70, before COLA

Social Security Administration, 2026 maximum monthly benefit figures. Assumes 35 years of maximum-taxable earnings; individual benefits vary by earnings history. Illustrative only.

MOST PEOPLE ASSUME: *"When I claim is my decision to make."*

The Most Overlooked Lever in the Room

The survivor keeps the higher of the two benefits — not both, and not an average.

If the higher earner claims at 62

$2,969

per month

is what the survivor lives on

If the higher earner delays to 70

$5,181

per month

is what the survivor lives on

Difference over a 20-year survivorship

$531,000

before any cost-of-living increases

One decision. One signature.

If you are the higher earner, this was never really your decision.

You are setting the income your spouse lives on after you're gone — for however long that turns out to be. And with better than even odds one of you reaches 90, "however long" is usually decades, not years.

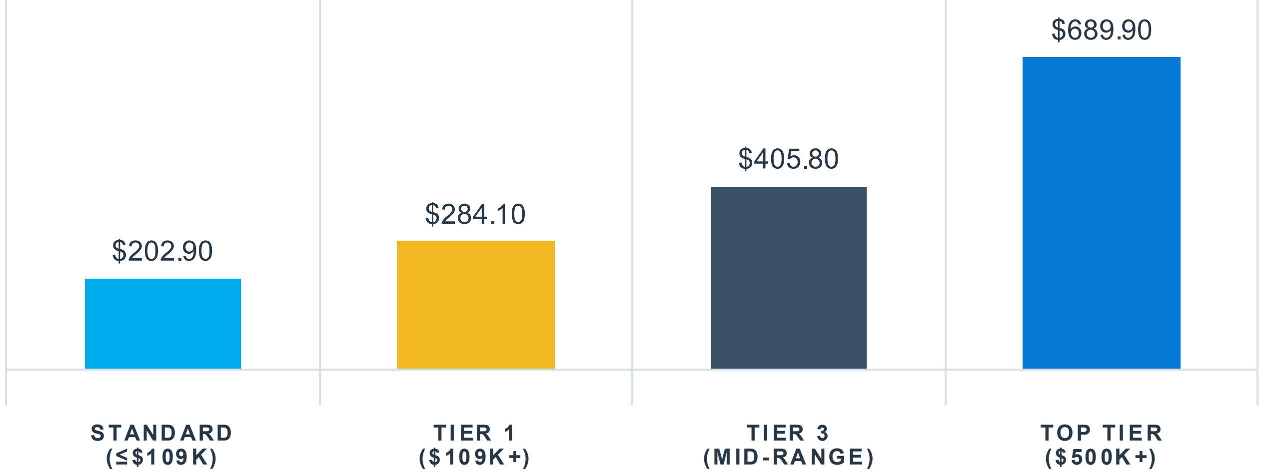
Spousal benefits are the other half of this: two claiming timelines to coordinate, where the higher earner's timing sets the floor for both.

Illustrative, using 2026 maximum benefit figures and assuming the survivor claims at their own full retirement age; actual survivor amounts depend on both records, claiming ages, and applicable limits. 20-year figure is the monthly difference multiplied out, before COLA. Not a projection for any individual.

MOST PEOPLE ASSUME: *"Medicare premiums are what they are. Everyone pays the same."*

IRMAA: The Medicare Cliff

2026 Thresholds — Determined by 2024 Income (two-year lookback)



$1 OVER

The threshold triggers the FULL surcharge for that entire tier — not a gradual increase

Per Person

IRMAA applies to each enrollee, so a couple both on Medicare pays it twice

Watch the top bracket: married thresholds are double the single amounts at every tier except the highest.

First tier begins at $109,000 single / $218,000 married. The top tier begins at $500,000 single but $750,000 married — not $1,000,000. Married filing separately has no gradual ladder at all: above $109,000 it jumps straight to the highest tiers.

MOST PEOPLE ASSUME: *"If I can't get under the thresholds, there's nothing to be done."*

The Levers That Actually Apply Here

If the thresholds can't be avoided, the remaining lever is what enters income — and when

Qualified Charitable Distributions

From age 70½, up to $111,000 per person in 2026 ($222,000 for a couple with separate IRAs) can go from an IRA directly to charity. It never enters adjusted gross income — so it reduces both provisional income and IRMAA MAGI, and counts toward the RMD once RMDs begin at 73.

The Conversion Window

The years after earned income stops but before benefits and RMDs begin are often the most efficient time for Roth conversions. The trade-off is direct: a conversion raises MAGI now, which can raise Medicare premiums two years later. Sequencing is the whole decision.

The Liquidity Event Year

A business sale, concentrated position unwind, or large one-time gain can set Medicare costs two years out. Where the spike traces to a qualifying life-changing event, Form SSA-44 allows a reconsideration request — but the qualifying categories are specific and worth confirming in advance.

IRS Notice 2025-67 (2026 QCD limit); SECURE 2.0 §307; SSA Form SSA-44. General education only — not individualized tax advice.

MOST PEOPLE ASSUME: *“If I qualified for something, someone would have told me.”*

Two Rules That May Apply to Someone in Your Household

Neither depends on your net worth. Both are routinely left unclaimed.

Benefits on a former spouse's record

- The marriage lasted 10 consecutive years, you are currently unmarried, and both of you are at least 62.
- Worth up to 50% of your former spouse's full retirement age benefit — or up to 100% as a surviving divorced spouse.
- It does not reduce their benefit. It does not affect their current spouse. They are not notified, and they cannot prevent it.
- Their remarriage is irrelevant. More than one former spouse can claim on the same record.

Two offsets that no longer exist

- The Social Security Fairness Act, signed January 2025, eliminated the Windfall Elimination Provision and the Government Pension Offset.
- They no longer apply to benefits payable for January 2024 forward.
- These reduced benefits for people with a pension from work that didn't withhold Social Security tax — public school, some state and municipal roles, older federal service, certain foreign pensions.
- The part that gets missed: anyone who never applied because the offset would have wiped the benefit out entirely has to actually file. Nothing happens automatically for a claim that was never made.

Neither of these is exotic. They're just rules nobody sends you a letter about.

SSA divorced spouse benefit rules; Social Security Fairness Act (P.L. 118-218). Eligibility depends on individual circumstances — confirm your own with SSA or with us.

MOST PEOPLE ASSUME: *"There's a right answer here — somebody can just tell me what it is."*

This Is What a Plan Actually Is

9

Questions

The same for everyone in this room

+

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Set of Facts

Yours. Health, marriage, timing, taxes, giving

=

Your Plan

Built around your facts, not a rule of thumb

Whatever the size of the balance sheet, the questions are identical. Only the answers differ.

Which is why this starts with a conversation, not a recommendation.

Four Decisions, Sequenced on Purpose

A business owner and spouse, both 64. A sale year lifts income into the top Medicare tier — and the bill arrives two years later.

Sale year	Medicare begins	Giving redirected	Higher earner claims
64	65	67	70
Conversions sized BEFORE the spike	Surcharge reviewed via SSA-44	Gifts move to QCDs instead of cash	Largest benefit — and the survivor's

The win isn't Social Security.

It's four decisions made together, on purpose — instead of four decisions made apart, by accident.

Hypothetical composite for illustration only. Not an actual client. Ages and sequence shown for illustration; individual results vary based on earnings history, tax situation, and personal circumstances.

Questions

Your Plan Deserves the Same Coordination

If anything today made you think, "I'm not sure how that applies to my situation" — that's the normal reaction to a genuinely coordinated plan question.

Schedule a Wealth Plan Review

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Thank you

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