*Presentation:*   
Seamlessly Integrating Social Security Benefits into a Client’s Retirement Plan

*Presenter:*   
Jeffrey Levine, CPA/PFS, CFP®, CWS®, BFA®, MSA is the Lead Financial Planning Nerd for [Kitces.com](https://www.kitces.com/) and the Chief Planning Officer at [Focus Wealth Partners](https://wealth.focuspartners.com/). In 2020, Mr. Levine was named by Investment Advisor Magazine as one of the top 25 voices to turn to during uncertain times, and was named to the IA25 again in 2021. Jeff is a past recipient of the [Standing Ovation award](https://www.aicpa.org/press/pressreleases/2017/aicpa-announces-standing-ovation-honors-in-personal-financial-planning.html), presented by the AICPA Financial Planning Division, was named to the [2017 class of 40 Under 40](http://www.investmentnews.com/section/40-under-40/2017/profile/24/Jeffrey-Levine) by InvestmentNews, and as a Young Advisor to Watch by Financial Advisor Magazine in 2020. Previously, Jeffrey served as Ed Slott and Company’s Chief Retirement Strategist, where his ability to simplify the complex laws that govern individual retirement accounts, combined with his unique blend of humor and tax planning, was first recognized. You can follow Jeff on Twitter [@CPAPlanner](https://twitter.com/CPAPlanner), where he is known to break down the latest tax updates in GIF-filled tweets storms, and via his personal website, [www.FullyVestedAdvice.com](http://www.FullyVestedAdvice.com).

*Session Description:*

Social Security benefits are a bedrock element of most retirement plans. Unfortunately, the litany of rules that govern such benefits, including those that determine eligibility, taxation, timing, and calculation, are incredibly complicated, making it difficult for clients and advisors alike to determine the best course of action.

In this session, attendees will take a deep dive into the rules that surround various types of benefits provided by the Social Security Administration, including retirement benefits, spousal benefits and survivor benefits. Attendees will also explore how delaying Social Security benefits compares to other options, how the special formula for determining the taxable amount of Social Security can dramatically impact net benefits, how losing benefits to the Earnings Test can actually result in *greater* lifetime benefits, and much more.

*Learning Objectives:*

* Understand the basic rules governing eligibility and calculation for Social Security Retirement, Spousal, and Survivor Benefits
* Explore self-service options available to clients via the Social Security’s website
* Learn how the Social Security “Tax Torpedo” can lead to surprisingly high marginal tax rates
* Identify potential strategies for maximizing lifetime Social Security benefits
* Develop a plan for addressing digital assets within a client’s overall estate plan

*Level of Complexity:*

- < Beginner / Intermediate / Advanced>

*Topic Area(s):*

- < General Principles of Financial Planning / Insurance Planning / Investment Planning / Income Tax Planning / Retirement Planning / Estate Planning / Client Trust & Communication >

*Hour(s) of CE:*

- < 1 hour / 1.5 hours / 2 hours >

*Outline:*

* Creating Realistic Life Expectancy Calculations…………….………………………… 10 minutes
* Retirement Benefits Overview…………………………………………………………..10 minutes
* Spousal Benefits Overview………………….……………………………………………5 minutes
* Survivor Benefits Overview……………………………………………………………..10 minutes
* Potential Reductions to Benefits………………………………………………………...10 minutes
* Evaluating Delaying Social Security Benefits vs. Alternative Options…………………..5 minutes
* Taxation of Social Security Benefits and Other Concepts………………………………10 minutes

Total: 60 minutes