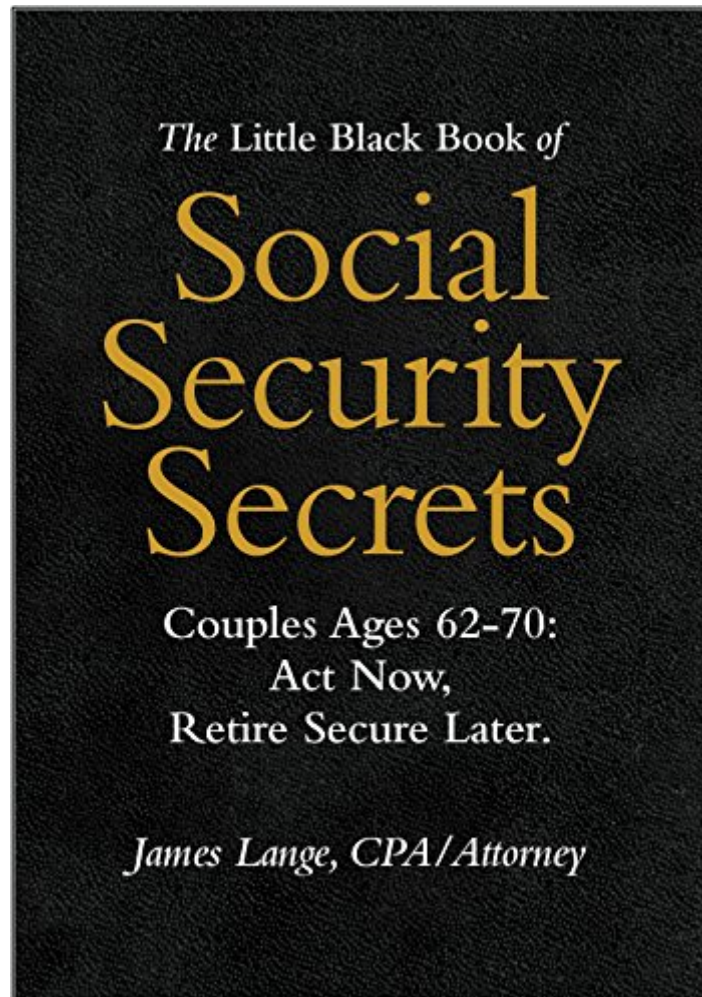


The book was found

# 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

## Book Information

File Size: 1956 KB

Print Length: 42 pages

Simultaneous Device Usage: Unlimited

Publisher: Retire Secure Press (March 22, 2016)

Publication Date: March 22, 2016

Sold by: Digital Services LLC

Language: English

ASIN: B01DC8XKN0

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #183,279 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #22

in Kindle Store > Kindle eBooks > Business & Money > Taxation > Personal #62 in Books >

Business & Money > Taxation > Personal #113 in Kindle Store > Kindle eBooks > Business &

Money > Personal Finance > Retirement Planning

## 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.

[Download to continue reading...](#)

The Little Black Book of Social Security Secrets, Couples Ages 62-70: Act Now, Retire Secure Later  
Social Security & Medicare Facts 2016: Social Security Coverage, Maximization Strategies for  
Social Security Benefits, Medicare/Medicaid, Social Security Taxes, Retirement & Disability, Ser  
ACT Exam Secrets Study Guide: ACT Test Review for the ACT Test Rich Dad's Retire Young  
Retire Rich: How to Get Rich and Stay Rich Retire Young Retire Rich: How to Get Rich Quickly and  
Stay Rich Forever! (Rich Dad's (Paperback)) How to Retire Happy, Fourth Edition: The 12 Most  
Important Decisions You Must Make Before You Retire Can I Retire?: How Much Money You Need  
to Retire and How to Manage Your Retirement Savings, Explained in 100 Pages or Less How to  
Retire Happy: The 12 Most Important Decisions You Must Make Before You Retire Understanding  
the Social Security Act: The Foundation of Social Welfare for America in the Twenty-First Century  
ACT Exam Flashcard Study System: ACT Test Practice Questions & Review for the ACT Test  
(Cards) ACT Exam Practice Questions: ACT Practice Tests & Review for the ACT Test Smile Now,  
Cry Later: Guns, Gangs, and Tattoos-My Life in Black and Gray Safe & Secure: Secure Your Home  
Network, and Protect Your Privacy Online Social Insurance and Social Justice: Social Security,  
Medicare and the Campaign Against Entitlements ACT Prep Black Book: The Most Effective ACT  
Strategies Ever Published Social Media: Master Strategies For Social Media Marketing - Facebook,  
Instagram, Twitter, YouTube & LinkedIn (Social Media, Social Media Marketing, Facebook, ...  
Instagram, Internet Marketing Book 3) Social Media: Master, Manipulate, and Dominate Social  
Media Marketing With Facebook, Twitter, YouTube, Instagram and LinkedIn (Social Media, Social  
Media ... Twitter, Youtube, Instagram, Pinterest) The Advertising Concept Book: Think Now, Design  
Later (Third) Don't Worry, Retire Happy!: Seven Steps to Retirement Security Letters to Me, When I  
Grow Up: Write Now. Read Later. Treasure Forever.

[Dmca](#)