



Delaware Life client seminar topics

Below are the client seminars offered by the Delaware Life National Sales Consulting Team:

- **Social Security: Making the right choice**
- **Medicare: Knowing the right decision**
- **The tax journey: Accumulation to wealth transfer**
- **Key estate planning steps for everyone**
- **Family conversations: A guide to multigenerational planning**
- **Saving for Retirement: IRA need-to-knows**
- **Stay Calm and Carry On: The Known Secrets of Investment Success**
- **Beware of Cyber Crimes**
- **Fraud, Scam, Exploitation: Strategies for Recognition and Protection**

Customizable
resources to
support your
client events:

Articles

Flyers

Invitations

Emails

Retirement Education

Social Security:

Get the most from your benefits

Claiming strategies and important questions to answer

One of the great satisfactions in retirement is seeing Social Security money go from a deduction that comes out of your paycheck to a monthly deposit to your bank account. The prospect of finally getting something back from the system you've been paying into during your working career can be a powerful temptation to start Social Security payments as soon as possible—at age 62. But the decision about when to begin collecting benefits could make a major difference in how much Social Security you collect, and it can't be easily undone. It's important that you consider your options carefully. Social Security isn't likely to cover all of your financial needs in retirement, but as inflation-adjusted lifetime income, it can be a solid foundation for a retirement income plan.

The basics

For every year you postpone taking Social Security after age 62, up until age 70, you could receive substantially more in future monthly payments. For those who expect to live into their 80s and beyond, the math usually works out in favor of waiting to begin receiving benefits. On the other hand, someone with below-average life expectancy or a need for immediate income might be better off starting early.


To be eligible to collect Social Security, you must accumulate at least 40 "credits" for the time you spent working and paying into the system—about 10 years of full-time employment for most people. Then, Social Security determines your "primary insurance amount," or the monthly payment you would receive at your full retirement age. If you were born between 1943 and 1958, your full retirement age is between 66 and 67. If you were born in 1960 or later, it will be age 67.


The benefit calculation takes into account how much money you earned during your top 35 earning years. The highest, or latest, you earned, the higher your benefit will be—up to a point. The highest benefit for top lifetime earners is capped at \$4,304 a month for 2022 and is for those who start claiming at age 70. The average monthly benefit is \$1,657 in 2022. Social Security Administration has an excellent online tool for estimating your monthly benefit on its calculators page at ssa.gov/planners/calculators/.



Add your contact information here

¹ Workers with maximum-taxable earnings. Social Security Administration, <https://www.ssa.gov/ncat/totals/earnings.html>

² Social Security Administration Fact Sheet: "2022 Social Security Changes," <https://www.ssa.gov/news/press/factsheets/socialsecurity2022.pdf>

<p>Subject:</p>	<p align="center">Maximize Social Security</p>  <h2 align="center">Maximize Social Security</h2> <p>Hello [name],</p> <p>You've been paying into Social Security paycheck after paycheck. Now it's time to think about when to take it. It's important to carefully consider your options. I can help.</p> <p>Join me at a workshop:</p> <p>Social Security: Making the right choice [Day, Month, date] [Time]</p> <p>It will help you understand how:</p> <ul style="list-style-type: none"> • Working impact • Social Security • When you claim • Spousal benefit <p>Simply reply to this email</p> <p>I look forward to seeing you!</p> <p>Presented by a representative [Financial Professional]</p>
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<p>Delaware Life*</p>	<p>Bluestone BANK Let's go there, together™</p>	<h1>You're invited!</h1>  <h2>Social Security: Making the right choice client seminar</h2>
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<h2>Wednesday, March 15, 6:00 p.m. ET</h2> <p>West Bridgewater Public Library, 80 Howard Street West Bridgewater, MA 02273</p>	
<p>Social Security is an important part of every client's retirement plan. In order to maximize their Social Security benefits, clients need to understand how and when to file. Our seminar will help them understand key things about Social Security so they can have a productive conversation with financial professionals when creating a sound income plan.</p>	
<p>Presented by:</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  Deborah Quisenberry <small>Assistant Country National Sales Consultant</small> </div> <div style="text-align: center;">  Ross DeLuca <small>National Sales Director Affiliate Investments, LLC</small> </div> </div>	<p>To reserve your spot, contact:</p> <p>Ross DeLuca Call: (508)320-1071 Email: RDeLuca@capitalfinexgroup.com</p>
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About National Sales Consulting (NSC)

The NSC Team provides advanced sales and planning expertise on a variety of income, tax, estate, and financial planning topics, along with actionable ideas and resources for effective client engagement. They also consult on business development topics including sales training, team building, and leadership development. Their workshops offer valuable education and their practice management strategies help simplify complex planning issues for clients. The team's objective is to help financial professionals be successful and create a competitive advantage.

About Delaware Life

We've made it our mission to deliver value and results to everyone we work with by:

- Building our client-focused products with straightforward features, appealing indexes, and reasonable fees—plain and simple.
- Making products available to knowledgeable financial representatives who deliver those products with clarity and integrity to help clients make smart decisions to protect their savings and build for the future.
- Creating a seamless, accurate service experience you can rely on from the first moment you contact us.

For more information conducting a client event, please contact your local Delaware Life regional vice president or the Delaware Life National Sales Consulting Team at:

- **844.DEL.SALE (844.335.7253)**
- **SalesSupport@DLMarketing.com**

Visit the Delaware Life Income Planning InstituteSM [website at advisors.delawarelife.com](https://advisors.delawarelife.com). (First-time visitors will be asked to register.)

delawarelife.com

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