

FREE GUIDE — RSSA ANALYSIS 2026

When Should You Take **Social Security**?

The Social Security decision you make at age 62, 67, or 70 could be worth over \$200,000 in your lifetime. Here's how to get it right.

\$200K+

Lifetime impact
of timing choice

Age 61

When to start
your analysis

8%

Increase per year
you delay (62-70)

THE CORE QUESTION

62, 67, or 70?

You can claim Social Security as early as age 62 or as late as 70. The difference between these choices isn't just a few hundred dollars a month — it can add up to hundreds of thousands of dollars over your lifetime.

62

Early Claim

Up to 30% reduction

Permanent reduction to your monthly benefit. Only makes sense in specific health or financial circumstances.

67

Full Retirement Age

100% of benefit

Your "full" benefit for those born 1960 or later. Solid choice for many people — but not always optimal.

70

Maximum Benefit

Up to 32% bonus

Every year from 67 to 70 adds 8% more per year. If you're healthy and can bridge the gap, this often wins.

The "Break-Even" Concept

Delaying from 62 to 70 means 8 years of missed payments — but a 32% higher benefit for the rest of your life. If you live past the break-even age (~80), waiting wins. But health, a spouse's benefit, and other income sources all change the math. That's why a personal RSSA analysis is essential.

Spousal Strategies Can Add \$100,000+

If you're married, Social Security planning becomes a two-person optimization problem. Coordinating your filing dates correctly can significantly increase your combined lifetime benefits.

Strategy 1: Lower Earner Claims Early, Higher Earner Waits

The lower earner claims at 62 to provide income while the higher earner delays to 70. This maximizes the survivor benefit — when one spouse dies, the survivor keeps the higher of the two benefits permanently.

Strategy 2: Spousal Benefit Coordination

A spouse can claim up to 50% of the other spouse's FRA benefit — even if they never worked. Proper timing can significantly boost total household income in retirement.

Strategy 3: Divorced Spouse Benefits

If you were married for at least 10 years and are currently unmarried, you may be entitled to up to 50% of your ex-spouse's benefit — without reducing their benefit at all.

Why Most People Get This Wrong

Most financial advisors run the same basic calculation. A Registered Social Security Analyst (RSSA) runs thousands of scenarios using your actual earnings record to find the truly optimal strategy for your specific situation.

WHAT IS AN RSSA?

Your RSSA Analysis Includes

A Registered Social Security Analyst (RSSA) does far more than run a basic break-even calculation. Rodney's RSSA analysis covers:



Break-Even Analysis

Exact age when delayed filing pays off based on your life expectancy



Spousal Optimization

Coordinates both spouses' filing dates for maximum lifetime payout



Tax Minimization

Up to 85% of SS benefits may be taxable — timing can reduce this



Medicare Coordination

Timing SS impacts your Medicare Part B premium (IRMAA)



Survivor Benefit Planning

Maximize what your spouse receives if you pass away first



Written Action Plan

A clear, personalized roadmap with exact dates and amounts



Start Your Analysis at Age 61

The ideal time to begin your RSSA is 3-4 years before you plan to claim. This gives you time to implement bridging strategies and make any necessary financial adjustments before your filing date arrives.



Get Your Personal Social Security Strategy

Rodney runs a complete RSSA analysis using your actual earnings record. Most clients discover an additional \$50,000–\$200,000+ in lifetime benefits they didn't know they had.

\$697

Tier 1 Analysis

\$1,897

Tier 2 + Spousal

\$3,997

Tier 3 Full Plan

[Schedule Your RSSA Consultation](#)

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This guide is for educational purposes only. Social Security rules are complex and change frequently. A personalized analysis using your actual earnings record is recommended before making any claiming decision.