

[Date]

[Client Name]  
[Client Address]  
[City, State, Zip Code]

Dear [Client Name],

Subject: Social Security Maximization Strategy

As you approach retirement eligibility, one of the most critical decisions you will make is determining when and how to claim your Social Security benefits. Based on our recent review of your financial plan, I am writing to provide professional guidance on maximizing your lifetime benefits.

While you are eligible to begin receiving reduced benefits as early as age 62, there are several factors to consider that could significantly increase your monthly and cumulative payouts:

- **Full Retirement Age (FRA):** Claiming at your FRA ensures you receive 100% of your primary insurance amount.
- **Delayed Retirement Credits:** For every year you delay benefits past your FRA up until age 70, your benefit increases by approximately 8% annually.
- **Spousal and Survivor Benefits:** Strategic timing can protect a surviving spouse and maximize the total household income.
- **Tax Implications:** Depending on your other income sources, a portion of your benefits may be subject to federal income tax.

We have prepared a personalized Social Security Analysis for you. This report compares multiple filing scenarios-including "Early Filing," "Full Retirement Age," and "Age 70 Optimization"-to illustrate the long-term impact on your retirement cash flow.

I would like to schedule a brief meeting to review these scenarios and integrate the optimal strategy into your broader investment and tax plan. Please contact my office at [Phone Number] or [Email Address] to set up a convenient time.

I look forward to helping you secure your retirement future.

Sincerely,

[Advisor Name]  
[Company Name]  
[Professional Title]