

Your Social Security retirement benefits increase every year you postpone claiming them



Even though you may choose to start taking Social Security retirement benefits any time after age 62, you also can wait to sign up for these benefits to age 70. Every year you postpone your Social Security retirement benefits, your monthly payout increases — for life.

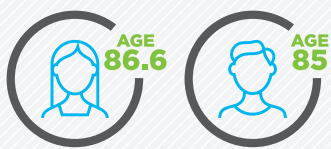
So, if you like the idea of a larger Social Security check, you may need another source of income if you decide to retire early. With a Sagicor Single Premium Immediate Annuity (SPIA), you can have a guaranteed income stream. This income can enable you to postpone and maximize your Social Security retirement benefits and your spouse’s survivorship benefits.

The advantage of delaying your Social Security benefits¹

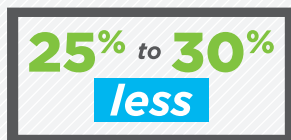
If you start getting benefits at age*	Multiply your full retirement benefit by
66 (full retirement age if you were born between 1943 and 1954)	100%
67	108%
68	116%
69	124%
70 or later	132%

*If your birthday is on the first of the month, your benefit is calculated as if your birthday was in the previous month.

Did you know?



The average woman, age 65, will live to age 86.6. The average man the same age can expect to live past his 85th birthday.²



If you start taking your Social Security retirement benefit earlier than full retirement age, you will receive 25% to 30% less. And this will last for your lifetime.³



If you’re married and earn more than your spouse, your spouse will receive your monthly check when you’re gone. You can boost this survivorship income benefit by postponing taking Social Security.⁴

Want more lifetime income potential? Contact me to discuss your options.

I will work with you to identify your goals for retirement, your income needs and ways to help maximize the benefits you've worked for. Please contact me when it's convenient for you.

Producer Name:

Agency Name:

Producer Phone Number:

Producer Email Address:

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^{1,3,4}Social Security, "[Retirement Benefits](#)".

²Social Security, "[Retirement & Survivors Benefits: Life Expectancy Calculator](#)".

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