



# TRUWEALTH FOR WIDOWS

## Social Security Optimization

Widowhood affects every aspect of life: emotional, social, spiritual, psychological, and financial. To successfully move through this period and thrive, you must address these issues while developing and practicing personal resilience skills. At a time like this, we understand your spouse's social security benefits may be the furthest thing from your mind. But the truth is that social security benefits provide more than 50% of retirement income for almost half of American seniors. It is one of the few income sources guaranteed to last your lifetime, so it is imperative you get all of the benefits you are entitled to.

Through a combination of insufficient knowledge and little advice by the Social Security Administration, thousands of widows and widowers may have missed out on potentially hundreds of thousands of dollars in benefits over a lifetime. That is why we have created our Social Security Optimization tool, so you don't have to be an expert in social security benefits to rest assured that you aren't leaving any money on the table.



### Optimize

Calculate maximum benefits and compare options based on alternate data relevant to you



### Evaluate

Meet one-on-one with an advisor to review your comprehensive reports



### Compare

Compare benefit options available to widows to help you decide which is best for your situation

The Social Security Optimization report based on your earnings is complimentary. An Enhanced Optimization report that includes spousal survivor benefits requires a conversation with a Widows Ambassador which involves a fee based on your specific situation. Scan to learn more about optimizing benefits, and let one of our knowledgeable Ambassadors help you navigate the complexities of Social Security.



Connect with a widowhood specialist at [1-877-424-3385](tel:1-877-424-3385) or [widows@meritfa.com](mailto:widows@meritfa.com).