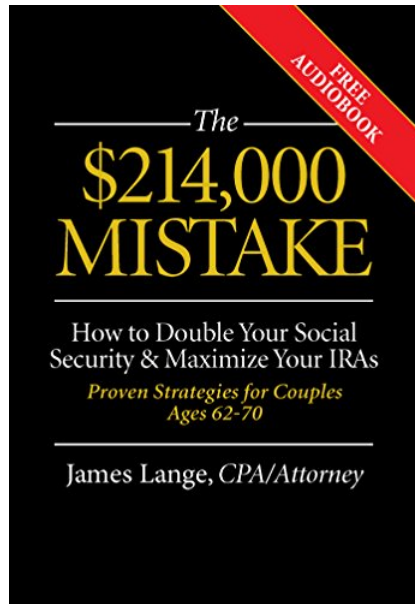


XeoJ2 [Download] The \$214,000 Mistake: How to Double Your Social Security & Maximize Your IRAs, Proven Strategies for Couples Ages 62-70



CONTINUE ►

The \$214,000 Mistake -- How to Double Your Social Security and Maximize Your IRAs: Proven Strategies for Couples Age 62-70 helps married taxpayers get the most out of their Social Security benefits: more money for you and less for Uncle Sam. Ninety-seven percent (97%) of Social Security recipients don't receive the benefits they are entitled to? Do you know why? Because, they don't know how to optimize their benefits. With clear examples and uncomplicated language, the book shows you how to implement proven strategies that will prevent married couples from losing hundreds of thousands of dollars. The \$214,000 difference referred to in the book title is shown in Figure 3, on page 19. The math for doubling your Social Security can be found on page 20. The book also covers how to combine optimal Roth IRA conversion strategies with the best Social Security strategies. The timing of Roth IRA conversions and Social Security distributions can easily make a difference of \$1,000,000 or more. Under the newly passed Trump tax bill, the difference could be \$1,500,000 or more. (See page 5). Furthermore, getting Social Security right is a woman's issue. Getting Social Security wrong not only hurts the primary wage earner of the couple, but could be devastating for the dependent spouse, usually the wife. For example, if the primary-wage-earning-husband collects too early, not only will his benefit be less than half of what it could be, his wife will get less than half if he dies first. And, since statistically women live on average seven years longer than men, a man making the wrong decision about his Social Security could unnecessarily doom his wife to a life of poverty after he dies. Critical strategies covered in this book include: • Why you should delay claiming your benefits—don't forfeit \$214,000 for all the wrong reasons. • How to receive larger monthly checks with Cost of Living Adjustments (COLAs) and guaranteed annual 8% "raises." • How maximizing your benefit can provide your surviving spouse with a long-term security life-line. • Optimal marital strategies including filing a restricted application. • The financial synergy between Social Security and Roth IRA conversions—especially under the new laws. All proceeds from this book go to charity: water, a non-profit organization working in partnership with local organizations to bring clean and safe drinking water to people around the world. What Others are Saying: "Read James Lange's excellent book and learn how and when to take your Social Security and retirement accounts. Doing so will pay for itself hundreds if not thousands of times over."— Laurence Kotlikoff, Boston University Economist, co-author of Get What's Yours: Revised & Updated: The Secrets To Maxing Out Your Social Security "Social Security is the best income stream available to retirees — and you want to get as much of this income as possible. But how? To find out, make it a priority to read Jim Lange's brief but fabulously insightful new book."—Jonathan Clements, author of How to Think About Money and former personal-finance columnist for The Wall Street Journal "If you spend 60 minutes with this book, you may be able to increase your lifetime income from Social Security by tens of thousands or even hundreds of thousands of dollars."—Paul Merriman, author of Financial Fitness Forever "Jim Lange has done it again. In his clear succinct style, Jim shows those about to enter retirement, how to optimize their Social Security benefits and take advantage of strategies that are being phased out in the future. Seniors will find that reading the The \$214,000 Mistake is the best hour they could possibly spend."—Burton Malkiel, author of A Random Walk Down Wall Street

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