



Social Security
Claiming Experts

Top 5 Social Security Mistakes That Cost Retirees Thousands

**A Plain-English Guide
to Protecting Your Lifetime Income**

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Introduction: The Stakes Are High

You have paid into the Social Security system for your entire working life. Now that retirement is approaching, it is time to collect what you have earned.

But there is a catch. The Social Security system contains more than 2,700 rules and thousands of possible filing combinations.

While the Social Security Administration (SSA) is there to process your claim, they are legally prohibited from giving you personalized advice or telling you which strategy will produce the highest lifetime benefit.

Because the rules are complex and rarely explained clearly, most retirees leave tens of thousands of dollars on the table. In fact, a poorly chosen filing date can reduce your lifetime income by \$100,000 or more.

This guide reveals the five most common—and costly—mistakes retirees make, so you can avoid them and make your claiming decision with absolute confidence.



Mistake #1: Filing Early Out of Fear

The Mistake: Many retirees rush to file for benefits at age 62 because they are afraid the Social Security system will go bankrupt, or they simply want to get their money "while they still can" .

The Cost: Filing at 62 results in a permanent reduction in your monthly benefits. While getting a check early feels good in the short term, it creates the biggest lifetime reduction to your income and carries major consequences for your spouse. Furthermore, no expert recommends filing early solely out of fear of insolvency; even in pessimistic projections, the system will still pay out the vast majority of promised benefits .

The Solution: Let math drive your decision, not emotion. Compare your break-even age, tax implications, and longevity to determine if the permanent reduction is truly worth the early cash flow .



Mistake #2: Falling into the "Survivor Trap"

The Mistake: When married couples file, they often only think about their income *today*, completely forgetting how their decision impacts the surviving spouse *tomorrow*.

The Cost: When one spouse passes away, the surviving spouse receives the higher of the two benefits, and the smaller benefit disappears. If the higher earner files early, they permanently reduce the survivor benefit for their spouse—often by hundreds of dollars per month. This single decision can cost a widowed spouse over \$100,000 during a 20-year retirement.

The Solution: Couples must coordinate their filing dates. Often, a "Split-Filing Strategy" (where one files early for cash flow while the higher earner delays until age 70) ensures the highest possible benefit passes to the surviving spouse.



Mistake #3: Triggering the "Tax Torpedo"

The Mistake: Assuming that Social Security benefits are tax-free, or failing to coordinate Social Security claims with withdrawals from IRAs and 401(k)s.

The Cost: Up to 85% of your Social Security benefits can become taxable depending on your "Combined Income" . When retirees start taking Required Minimum Distributions (RMDs) from their retirement accounts, it can artificially inflate their income, causing their Social Security benefits to suddenly become taxable . This sudden spike in taxes is known as the "Tax Torpedo" .

The Solution: Filing timing changes your lifetime tax liability. By modeling your Social Security strategy alongside your retirement account withdrawals, you can often delay filing to keep you in a lower tax bracket over the long term .



Mistake #4: Missing Out on Divorced Spouse Benefits

The Mistake: Assuming that because you are divorced, you can only claim benefits based on your own work record.

The Cost: Leaving hundreds of dollars a month behind. Many divorced individuals struggle financially because they simply do not realize they are entitled to a portion of their ex-spouse's benefit.

The Solution: If your marriage lasted 10 years or more, and you are currently unmarried and over the age of 62, you may be eligible to claim benefits on your ex-spouse's record . Your ex does not need to approve this, they are not notified, and it does not reduce their benefit (or their new spouse's benefit) whatsoever .



Mistake #5: Guessing Instead of Calculating

The Mistake: Taking Social Security advice from neighbors, coworkers, or outdated internet articles.

The Cost: There is no such thing as a "one-size-fits-all" Social Security strategy. What worked perfectly for your brother-in-law could cost you tens of thousands of dollars because your earnings history, tax bracket, and marital status are entirely different .

The Solution: Standard advice misses the nuances of spousal coordination and survivor benefits. To get the most out of the system, you must run the math. Analyzing your exact earnings record side-by-side against the hundreds of possible claiming combinations is the only way to find your true optimal filing date.



Stop Guessing. Start Planning.

You have one chance to get this right.

At **Social Security Claiming Experts**, we bridge the gap between the government's complex rules and your real-life financial goals. We use advanced software and certified expertise to show you exactly when to file down to the specific month and year .

Ready to maximize your lifetime Social Security income?

When you book a Strategy Session, you receive a comprehensive earnings audit, a Custom Strategy Roadmap Report, and a step-by-step written filing plan so you can approach the Social Security Administration with 100% confidence .

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100% Money-Back Guarantee: If our preliminary review shows your situation is simple and will not benefit from our analysis, we will cancel the appointment and issue a full refund immediately. You only pay for value.

