

# Social Security Optimization Report Questionnaire Instructions

(Please review instructions and disclosure pages.)

## INSTRUCTIONS

For most couples and individuals, the information needed is simple and several fields will be left blank as they will not apply.

For assistance in completing this form, please call **215-303-2813**, Mon-Fri, between the hours of 9 am and 7pm eastern time. We can also be e-mailed at [info@MulberryLaneAdvisors.com](mailto:info@MulberryLaneAdvisors.com).

**All required fields will be marked with an asterisk (\*).**

All pertinent information can be taken from your most recent Social Security statement which can be found at [www.ssa.gov](http://www.ssa.gov).

The **primary inputs for every client** are:

- Client name
- Date of birth
- Primary Insurance Amount (PIA) – PIA is sometimes used interchangeably with “full benefit amount,” although they are technically not the same. This is the amount that a client will receive at his or her full retirement age. This can be taken from a Social Security Statement or from [www.SSA.gov/myaccount](http://www.SSA.gov/myaccount) or calculated from the full earnings history.
- Life expectancy – (Default is age 85) - Mulberry Lane will calculate your estimated lifetime benefit using the age you input as well as for five (5) years shorter and longer. Example, if you leave the default age at 85, you will receive strategies for age 80 and 90 in addition to the age 85.
- Estimated annual after-tax spending needs (optional)

If you are a **widow/widower**, you will also need the following for additional inputs:

- The **PIA** for the deceased spouse
- The **date of death** for the deceased spouse



# Social Security Optimization Report Questionnaire Instructions

(Please review all pages.)

## INSTRUCTIONS (cont.)

If you are **divorced**, you will also need the following for additional inputs:

- We will need to know the length of the marriage. **You must have been married at least 10 years to your former spouse in order to qualify for a spousal benefit.**
- You will need to enter the **date of the divorce**. The divorce must have been finalized at least two years prior to the beginning of benefits.
- **IMPORTANT** - **You will need the PIA for your former spouse.** If you cannot get this amount from the former spouse, you should go to the Social Security Administration with the divorce decree and the marriage license, and ask for his/her spousal benefit at full retirement age. Since the spousal benefit is 50% of the ex-spouse's PIA, double that amount and enter this product as the former spouse's PIA.

---

If you are eligible for a pension from work that is **NOT** covered by Social Security (**non-covered pension**), we will need:

- Either his/her earnings history from Social Security Administration OR their already-reduced PIA
- The amount of the monthly pension benefit
- The date the pension began / will begin
- The annual growth rate of the pension if applicable (may be expressed either as an annual percentage or a monthly dollar amount)

**Average Wage Indexing** - Cost of living adjustments are applied by the Social Security Administration after age 62 to keep benefits in line with inflation increases. **Average Wage Indexing (AWI) is used prior to age 62** to adjust your primary insurance amount (PIA) with inflation, and it is used after age 62 to determine earnings limits under the earnings test. AWI will only be applicable if you are younger than age 62 (for the calculation of the primary insurance amount, with or without future earnings), or are younger than full retirement age and have future earnings before full retirement age (for application of the earnings test).



# Social Security Optimization Report Questionnaire Instructions

(Please review all pages.)

## **DISCLOSURES**

Mulberry Lane Advisors, LLC and its associates are not responsible for missing or incorrect information. You, the customer, are responsible for ensuring that the information you provide is true and correct.

All information provided will be handled with the utmost care. We at Mulberry Lane strive to keep our customers' information private. We will not "sell" your information to anyone.

Mulberry Lane Advisors never sees your credit card information after your purchase.

For privacy sake, we recommend **faxing any additional information to 732-919-3156**. While [info@MulberryLaneAdvisors.com](mailto:info@MulberryLaneAdvisors.com) is a secure address, we cannot guarantee the privacy of email sent to that address.

All analysis work will be done by a qualified individual with one or more of the following designations; CFP – Certified Financial Planner; NSSA – National Social Security Advisor; or CSSCS – Certified in Social Security Claiming Strategies.

We may have questions and that is why we ask for a contact number. We will not "sell" your information to anyone.

As with any advice, we recommend checking the information provided with your accountant, lawyer and/or financial advisor before implementing any Social Security claiming strategy to ensure that it will be the best fit for you and your family.

