Social Security Filing Checklist

Steve Clott, CPA, EA CFP®

These are the steps needed to maximize your income from Social Security.

Deadline:

- [ ] **1. Create a <u>mySSA.gov</u> account.**
- [ ] **2. Ensure your information is accurate.**
- [ ] **3. Locate your Full Retirement Age benefit.**
- [ ] **4. Send us your updated FRA benefit and we will put your Information into LifeYield.**
- [ ] **5. Together, we will decide on a filing strategy that you are comfortable with by using LifeYield.**
- [ ] **6. We will send you your Social Security report to help you complete your online application.**
- [ ] **7. Complete your application online at mySSA.gov before scheduling your appointment with the SSA.**
- [ ] **8. Bring your LifeYield Social Security report to your SSA appointment.**

Helpful

1. Set up your appointment with the Social Security Administration **2-3 months before** you want to start receiving benefits. The actual date you receive your check depends on your birth date. Benefits are paid on **Wednesdays**.

2. Bring **two documents** to your appointment (not required): **"Your Social Security Statement"** found in your SSA.gov portal and your **LifeYield Social Security report**.

3. To receive your check through **direct deposit**, note this in your application and provide account information.

4. **Confirm the exact dollar amount** you expect to receive with the representative before you leave the meeting.

5. If the representative says you cannot file with the strategy you presented, **make another appointment** with a different representative. Not all representatives are familiar with available filing strategies.