

Social Security Scenarios



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Seventeen percent of affluent investors plan to take their Social Security benefits as soon as they can. This option is most attractive to those surveyed who are already retired (28%) and those with a net worth between \$100,000 and \$500,000 (25%). This group tends to feel a more urgent need to gain access to their benefits as a source of income in retirement given lifestyle choices.

At full retirement age: The highest percentage of affluent investors (35%) said they intend to wait until their full retirement age to take their Social Security benefits. Men are more likely than women to wait until they reach full retirement age (37% vs. 33%). Those with a 401(k) are also significantly more likely than those who do not to choose this option (40 percent vs. 26 percent) as are married couples compared to singles (37% vs. 27%).

Want to maximize your social security income? One-third of affluent investors plan to wait it out. Not surprisingly, the highest percentage of affluent investors (42%) who said they would employ this strategy in taking Social Security benefits were those who self-report having the most financial knowledge. Those with the highest appetite for risk were more likely than more moderate or conservative investors to say they will wait until they are past their full retirement age to maximize their benefits (38% vs. 43% and 24%).



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