

# Social Security Highlights

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## The Kugler Social Security System: More Than Software

For this issue of *SML NewsLine*, we want to take a look at the how the *Kugler Social Security System* works. You've already seen some of the money-making ideas that Kugler provides. The *Kugler Social Security System* is a single-point training and marketing program that gives you everything you need to maximize social security retirement benefits for your clients, and helps find money for your clients and provide them with growth opportunities.

### The Opportunity

The simple fact is that many of your clients and prospects are entitled to additional social security retirement benefits . . . but they don't know it! As you may realize, the social security system is so intricate, so involved, that even some social security staff members have difficulty fully explaining it. And the problem is that social security is a critical part of *every* retirement plan.

Recent studies show social security composes nearly one-third of retirement for the "mass affluent." It's a topic that your clients want to discuss. And we want to help you be prepared!

That's where Kugler comes in. This program helps you uncover:

- 1 When to elect benefits and how to maximize spousal benefits.
- 2 The six benefit enhancements available to a married worker when he/she reaches full retirement age.
- 3 The advantages of filing and suspending benefits and/or having spousal benefits based solely on the other spouse's work record.

Most people (in fact, most financial professionals!) do not understand these concepts.

4 The ability to compare all your client's retirement, spousal and survivor options: crossover year at early (age 62), full (age 66), and delayed retirement (age 70).

5 How each spouse can qualify for his/her retirement benefits, delayed retirement credits, and spousal benefits.

### What Does It Include?

- **Kugler Social Security Analyzer.**

This Excel-based software program helps you custom-determine which options are best for your client's financial interests and then present the results to them clearly.

**The client analysis software is only one piece to the Kugler puzzle.** In addition, you get:

- **75 "Kugler style" Cases** dealing with different social security scenarios. This is available in an e-book format, or can be sent out one case at a time. It also makes a great training tool.
- **PowerPoint Presentations** that include expanded versions of the cases and the calculations used to present benefits.
- **A Client-Specific Social Security Presentation** complete with speaker notes. This allows you to run a client seminar yourself without a lot of hassle.
- **A Series of Customizable Marketing Materials** – Pre-approach letters, direct mail, suggested telephone approaches, sales scripts,

SSA guidelines, data gathering and SSA worksheets, a seminar marketing guide and more.

- **A Series of 12 Reference Articles** on specific social security topics.
- **A Facilitator's Guide** to help train your office associates and staff.
- **Webcasts and Live Presentations** specifically designed for Security Mutual insurance advisors.
- **Call Center** – A hotline for your questions, available exclusively to program subscribers.

Subscribers to the program get access through an online user name and password. This helps ensure that the information you need is always up to date.

Learning about social security and having access to this tool allows you to offer your clients a value-added service and an advantage over your competition. It can open discussions to your clients' planning and product needs.

Contact Bill Rainaldi with your social security questions at 973-716-7533.

If you are interested in obtaining the software at the Security Mutual discounted price, contact Sheryl Evans at 607-338-7535.



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