

Financial Advisor, Darcy Bergen Discusses a Social Security Advantage for Those 66 and Older

PEORIA, AZ, UNITED STATES, July 11, 2019 /EINPresswire.com/ -- [Darcy Bergen](#) owner of Bergen Financial Group offers conservative retirement planning strategies and products designed to provide guaranteed income for life while protecting their client's principal investments.

[Darcy Bergen wants](#) investors to know, if between now and December 31st, 2019, you will be full retirement age, 66, there is a little-known caveat to your benefit. The strategy is called "Restricted Application" and allows you to collect half your spouse's full retirement age Social Security benefit without actually opening your own record. This means you can still earn an 8% delayed credit on your own full retirement age benefit up until age 70. Once you turn 70, you can switch to your own benefit, having received a 32% increase over a four-year period.

This strategy was eliminated in the 2015 bipartisan budget act unless you were born on or before January 1st, 1954, but it is available again under the current administration.

There are THREE additional items of importance to be aware of:

1. Your spouse must have already opened his or her own record and started claiming Social Security benefits.
2. You must be at full retirement age.
3. This strategy is also available if you are divorced. Your marriage must have lasted at least 10 years, and you cannot have remarried.

Darcy Bergen explained further, "Considering you meet the age criteria; it is imperative you have the knowledge and see what you could possibly be missing. We have helped clients find additional income to their household by planning properly and knowing their options. Again, It's imperative to make sure you know your options before you file. Once you file, it may be too late to take advantage of this strategy."

Managing Partner and Financial Advisor, [Darcy Bergen started](#) Bergen Financial Group in 2003 and has been recognized as one of the top 20 advisors in sales with Midland National life annuity division year after year. In 2015, after many years of successful investment and financial development for his clients, Darcy Bergen became a fiduciary (exam 65), offering even further



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reliance between trustees and beneficiaries.

Bergen Financial Group shows clients that there is a way to save and live with guaranteed income for the rest of their lives with annuity-based products. Darcy Bergen's team of advisors has over 100 years of experience assisting clients. There is no longer a need to guess; they will set up a customized plan and help you implement a personalized strategy depending on your specific needs.

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