

# Financial Advisor, Darcy Bergen, Shares Social Security Options for Couples

*Darcy Bergen explains how proper planning can help married couples make the most of their Social Security benefits.*

PEORIA, AZ, UNITED STATES, September 3, 2019 /EINPresswire.com/ -- Most people start saving for retirement at a reasonably young age and count on the benefits promised through Social Security. However, there are many different ways to claim those benefits. Using the wrong claiming strategy can cost thousands of dollars, which is why [Darcy Bergen](#) shares his insight on Social Security options for married couples.

## Get Estimates

To maximize Social Security benefits, [Darcy Bergen suggests](#) visiting the Social Security Administration (SSA) website. There, you can get an estimate of how much you'll be able to start collecting at any age between 62 and 70. [Click here to get your estimate now!](#)



Darcy Bergen

## Identify the Higher Earner

It's essential to compare the estimates between spouses very carefully. The individual with a higher income will be the one with the larger primary insurance amount (PIA). Darcy Bergen suggests having the lower earner collect first because the higher earner's increases will be worth more!

In the instance where one spouse earns twice as much as the other, Darcy Bergen explains that it might be best for both to collect on the same spouse's earning record. The longer the higher earner waits to collect, the higher the benefits will be for the couple. This will also reflect a higher survivor benefit, at the death of the first spouse.

## Reduce Payments

Many factors can impact the payout of Social Security benefits. Darcy Bergen believes it's important to have the help of a professional when navigating all the possibilities looking for the best strategy.

Many people don't realize that working while collecting Social Security payments can reduce their benefits. In addition, government pensions, federal & state taxes, and Medicare premiums

can decrease benefits.

62 by 2015?

An advanced Social Security claiming strategy may be available if you or your spouse became 62 years old by the end of 2015. Darcy Bergen explains how it works.

If one spouse is younger, and under the age of 62, they can claim benefits on their personal earnings record. The spouse who is 62 or older waits to reach full retirement age, and files an application intended only for spousal benefits. This allows the couple to temporarily claim benefits based on the younger spouses earning record. (\*note, the younger spouse must have claimed their benefit, opened their record for the older spouse to be able to claim spousal benefits on their record).

[Darcy Bergen notes](#) that the real savings happen when the older spouse then turns 70. They can now claim benefits based on their earnings record, which will have increased by approximately 132% of what they would have been qualified for at FRA.

For more information on your retirement strategy, contact Darcy Bergen at Bergen Financial today!

Caroline Hunter  
Web Presence, LLC  
+1 7862338220  
[email us here](#)

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