

# Darcy Bergen Explains Social Security Benefits

*We've Heard About Social Security Benefits All Of Our Lives - But What Are They? Experienced Financial Professional, Darcy Bergen Gives A Simple Overview*

PEORIA, AZ, UNITED STATES, January 12, 2021 /EINPresswire.com/ -- Darcy Bergen Knows About The Nuances Of Social Security Benefits. Social Security is simply that, a way that the government provides for the security of the people who need it the most in our society. However, there are a lot of nuances involved in who exactly is the most needy in our society. Social Security is a simple idea with complex applications. Going to a sound, experienced financial planner like Darcy Bergen is the best way to learn more about Social Security benefits.

## Darcy Bergen Knows What Factors Impact Social Security Benefits

One area that Darcy Bergen has advised many clients, and even written articles about, is securing surviving spouse Social Security benefits. This is a particular situation that millions of Americans find themselves in every year. One important thing to remember when it comes to Social Security benefits is that the amount you receive each month depends on how much the worker earned during their professional career. Another factor that Darcy Bergen stresses is that the age at when the person begins drawing Social Security impacts their monthly benefit amount.

## Complex Issues Made Simple By Darcy Bergen

When it comes to understanding exactly how much Social Security can be drawn, Darcy Bergen emphasizes the fact that speaking with a sound financial advisor is key. This is important because the very simple idea of Social Security becomes very complex with each individual situation. Never assume that you will receive enough Social Security to cover all of your expenses. According to the Social Security Administration, Social Security was never instituted to be a full financial cover. It only covers a percentage of what you will need to maintain financially. Because of this, every situation is complex and individualized to the Social Security drawer's situation.



Darcy Bergen

Darcy Bergen explains in his article that the disabled can begin collecting survivor benefits as early as age 50. While surviving spouses who are caretakers for their under age 16 children can begin collecting benefits at any age. Social Security is meant to be a protection for disabled Americans, families in which a spouse or parent has died, and for workers who have become disabled. The Social Security Administration asserts that the beneficiaries are numbered to about 48 million people as of [June 2019](#). [Darcy Bergen](#) underscores the point of knowing your full financial picture with the help of an experienced financial planner.

#### All Things Financial With Darcy Bergen

Darcy Bergen has been a financial planner for over two decades. Darcy Bergen has a background in the life insurance business and has been in the financial sphere since he was 21 years of age. He has started Clear Solutions LLC. He advises his clients as the head of Bergen Financial, with a staff of six and eight advisers on board. Darcy Bergen has dedicated his life to helping people understand their finances so that they could have a safe and happy retirement.

#### Sources:

<https://www.ssa.gov/pubs/EN-05-10024.pdf>

<https://darcybergen.co/are-you-the-surviving-spouse-darcy-bergen-offers-an-overview-of-social-security-benefits/>

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