



# RSSA Unveils Advanced Fintech Platform Capable of Precise Social Security Retirement Planning with Live Support

*RSSA Roadmap Provides Millions of Americans and Retirement Professionals with the Technology and Support to Optimize Social Security Claiming Strategies*

MELVILLE, NEW YORK, UNITED STATES, November 7, 2023 /EINPresswire.com/ -- The National Association of Registered Social Security Analysts® (RSSA®), the nation's leading professional organization that educates and trains experts in Social Security advising, announced today its new fintech platform, RSSA Roadmap™, which is a proprietary fintech platform designed to provide consumers and retirement professionals with precise Social Security retirement planning as well as access to a first-of-its-kind nationwide “call center” staffed by trained experts in Social Security. One out of five Americans will be Social Security eligible this decade. For most of these 73 million baby-boomers, Social Security will represent a significant portion of their retirement income. Yet, according to a 2019 United Income study\*, over 90% of those currently collecting Social Security failed to maximize their benefits. The fact is that most Americans pay into the Social Security system their entire working life without giving the benefits they will receive much thought or planning.

When the Social Security program first began in 1935, the average life expectancy for retirees was lower than today, there were few divorced individuals, and most households were supported by one income earner who collected Social Security retirement benefits when they stopped working. Today's retirees have a longer life expectancy, there are many retirees who are single, divorced, or widowed, many households are dual income, and the Social Security claiming age and strategy varies for each unique situation. By using RSSA Roadmap, consumers will discover what their claiming strategy options are and also learn which of the over 2,700 Social Security rules apply to their situation, what the difference is between a spousal benefit and a survivor benefit, what their FRA is, and how their PIA is calculated.

RSSA Roadmap is the first and only cloud based, advisory supported Social Security optimization planning solution that makes it easy for individuals to visualize all their available claiming options by using the proprietary RSSA Heatmap™ and to get expert help when they have questions. Whether a consumer meets with an individual RSSA® to discuss retirement planning and their overall goals, or purchases RSSA Roadmap themselves, they will have the collective support and expertise of the RSSA team when analyzing their best claiming decisions. The RSSA Roadmap platform allows individuals to easily and securely upload their own and their spouse's

historical earnings records from [www.ssa.gov](http://www.ssa.gov). Other information including marital status, disability, dependents, future earnings, maximum life expectancy, and pensions are used to evaluate the hundreds of thousands of possible claiming strategies for each user. RSSA Roadmap is the technology tool that brings consumers and professionals together in an engaged and collaborative way to provide the financial wellness, education and comprehensive financial planning that retirees appreciate.

Martha Shedden, CRPC, RSSA®, President and Co-Founder of RSSA commented, "It's our mission at RSSA to make sure all Americans have access to the personalized information and help needed, using the very best technology, to make their optimal claiming decision and to receive all the Social Security benefits they are entitled to. We educate and train Registered Social Security Analysts (RSSAs) to offer this service, whether that is as a stand-alone analysis or as a value add to the other important services they offer retirees."

To help fill the gap in Social Security education and enable Americans get every dollar they are entitled to in Social Security benefits, RSSA has introduced the [fintech consumer solution RSSA Roadmap](#). Most retirement professionals working with retirees, including those in finance, tax and insurance, do not have the Social Security training or expertise to help their clients. They often send their clients to the Social Security Administration for answers and yet the SSA is prohibited by law from offering personal claiming advice. RSSA has trained over 3,000 financial professionals and is building a national network of CFPs, CPAs, enrolled agents, insurance agents and other retirement professionals to provide the consumer expertise and support needed. RSSA Roadmap takes over where the government leaves off, providing professionals and consumers with the technology to analyze all the rules and timing related to each claiming decision. Learn more details and pricing for the [consumer RSSA Roadmap](#) and [advisor RSSA program registration](#).

RSSA Roadmap includes these money and time-saving benefits:

- RSSA Heatmap™: Easily view every filing option available from age 62 through age 70 for yourself and spouse, if applicable. The heatmap may be viewed by lifetime, annual and monthly benefit amounts, quickly displaying on the color enhanced screen, which selections result in the largest benefit payout.
- RSSA PIA Calculator™: Easily understand how SSA uses the average indexed monthly earnings of your top 35 years to determine the benefit you will receive at full retirement age. Find out how much more you will need to earn annually in the future to increase your benefit.
- RSSA Break-Even Chart™: Estimate your Social Security break-even age you will need to live to by comparing the cumulative lifetime benefits determined by the software for up to four filing strategies.
- RSSA Live Support™: When you need help and have questions, you can call, email or schedule

an appointment to speak directly with a Social Security expert – a Registered Social Security Analyst (RSSA). Your RSSA will provide you with the professional, real-time support needed to make a personal decision as to when is the best time for you and your spouse (if applicable) to file for benefits.

□ RSSA Roadmap™ Report: A personalized, downloadable report is provided with recommendations and analysis including up to three additional filing options you choose compared to the maximum benefit option determined by the software.

□ Educational Webinars, Workshops and Videos: Subscribers are provided access to educational webinars, local seminars, and videos to help individuals understand and optimize their Social Security benefits. As annual changes are made and SSA laws change, the RSSA Roadmap software is updated and new content is provided.

\*"The Retirement Solution Hiding in Plain Sight: How Much Retirees Would Gain by Improving Social Security Decisions," Capital One United Income, June 28, 2019.

#### About RSSA®

The National Association of Registered Social Security Analysts provides retirement professionals including CFPs, CPAs, CFPs, enrolled agents, insurance agents and registered investment advisors with a comprehensive online platform for Social Security education, technology, software training, marketing content and client advisory support services. Enrolled professionals that complete the 5-module online education and training program and pass the independently proctored national exam, earn their RSSA credential. The RSSA credential demonstrates a thorough competency in Social Security advisory services and the ability to serve the needs of clients who seek advice on issues related to Social Security. The RSSA program is approved for professional continuing education by NASBA for the CPA Profession, the IRS for tax professionals, the CFP® Board for Certified Financial Planners, Broadridge for the AIF/AIFA/PPC credentials, and 41 state insurance licensing boards. NARSSA is listed in the FINRA Compliance Vendor Directory and materials have been FINRA reviewed. The RSSA credential is also included in the FINRA Professional Designations Database. (Note: FINRA does not approve or endorse any professional credential or designation.)

More information on RSSA and enrolling in the RSSA program can be found at [www.rssa.com](http://www.rssa.com) and [www.narssa.org](http://www.narssa.org).

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