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Get What's Yours - Revised & Updated: The Secrets to Maxing Out Your Social Security (The Get What's Yours Series)

Laurence J. Kotlikoff, Philip Moeller, Paul Solman

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Social Security law has changed! *Get What's Yours* has been revised and updated to reflect new regulations that take effect on April 29, 2016.

Get What's Yours has proven itself to be the definitive book about how to navigate the forbidding maze of Social Security and emerge with the highest possible benefits. It is an engaging manual of tactics and strategies written by well-known financial commentators that is unobtainable elsewhere. You could try reading all 2,728 rules of the Social Security system (and the thousands of explanations of these rules), but academia's Kotlikoff, the popular press's Moeller, and public television's Solman explain the Social Security system just as comprehensively, and a lot more comprehensibly. Moreover, they demonstrate that what you don't know can seriously hurt you: wrong decisions about which Social Security benefits to apply for cost individual retirees tens of thousands of dollars in lost income every year. (Some of those people are even in the book.)

Changes to Social Security that take effect in 2016 make it more important than ever to wait as long as possible (until age 70, if possible) to claim Social Security benefits. The new law also has significant implications for those who wish to claim divorced spousal benefits (and how many Social Security recipients even know about divorced spousal benefits?). Besides addressing these and other issues, this revised edition contains a chapter explaining how Medicare rules can shape Social Security decisions.

Many other personal-finance books briefly address Social Security, but none offers the full, authoritative, yet conversational analysis of *Get What's Yours*.

Get What's Yours explains Social Security benefits through basic strategies and stirring stories. It covers the most frequent benefit scenarios faced by married retired couples; by divorced retirees; by widows and widowers. It explains what to do if you're a retired parent of dependent children; disabled; an eligible beneficiary who continues to work. It addresses the tax consequences of your choices, as well as the financial implications for other investments. It does all this and more.

There are more than 52 million Americans aged 54 to 69. Ten thousand of them reach Social Security's full retirement age of 66 every day. For all these people—and for their families and friends—*Get What's Yours* has proven to be an invaluable, and therefore indispensable, tool.

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