

Filing for Social Security

These are the steps needed to file for Social Security.

1. If you don't already have an account, create an SSA.gov account (<https://secure.ssa.gov/RIL/SiView.action>) – if you are married, make sure you create separate accounts since they maintain a full work history of one individual at a time.
2. Once you've created your account, make sure your information seems accurate (for example, work history). To use LifeYield Social Security+, you'll want to obtain your Primary Insurance Amount number or your Full Retirement Age benefit calculated by the SSA which can be found in your online account. This number can be found in the downloadable PDF, titled "Your Social Security Statement".
3. Next, log in/create an account with LifeYield and plug in your PIA/FRA benefit information along with the other applicable inputs. Once you've reviewed the information in the tool and view the downloadable PDF report, and you are comfortable with a filing strategy, you can print out your report. You will want to use this when you have your appointment with the Social Security Administration.
4. After you've picked your filing strategy, go back to your SSA.gov account, and fill out the online application to file. *Please note that the Social Security Administration only accepts online applications through your portal (it cannot be a handwritten application). As soon as you fill out your application, call your local office to make an appointment with them to file for benefits. Given the circumstances, all SSA.gov appointments to file for Social Security are being completed over the phone.
5. Once you have your appointment set up, and you understand your benefits and your filing strategy, you are good to go! For your appointment, you'll want to make sure you come prepared with two documents (not required): the first thing



is the PDF "Your Social Security Statement" provided by the SSA found in your SSA.gov portal, and the second document is your LifeYield Social Security report.

Helpful tips:

- Set up your appointment with the Social Security administration 2-3 months in advance to make sure that when you file, you get your benefit in the month you need it. The actual date you receive your check is dependent on your birthdate and benefits are paid on Wednesdays.
- If you wish to receive your check through direct deposit, make sure you specify that in your application and provide account information.
- Make sure the representative articulates the exact dollar amount that you are expected to receive on the date you begin collecting benefits. Tip – compare this dollar amount with the LifeYield Social Security report for accuracy.
- If the representative informs you that you cannot file with the strategy you have presented, then don't hesitate to make another appointment with a different representative. Not all representatives are familiar with available filing strategies.

You can reach out for additional support by contacting the Nassau Sales Desk at 1-888-794-4447.