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I ... he is a question I get asked all the time when checking my sources Security benefits ... would jack Cal has an answer for him on Jack Otter under Barron's dot com Jack is a senior editor magazine ... and check everybody's got a canyon on is yours however is based on actual numbers ... make the argument why waiting gives you were Turney pre much can't get anywhere else you're deciding to I want to cash a day or two I wanna forgo the cash and get a lifetime stream of payments somewhere down the road grow one in between ...

that's like the decision of whether to buy a lifetime annuity from an insurance company ... the difference is the soap security has not changed his formula for determining the growth in the money since the nineteen fifties okay so it's like an insurance company ... that is where the outdated in the math it's using and it's giving away the store ... so that we are in ... it depends on your situation the best deal out there ends up paying for married couples for the odd higher are ...

can get the equivalent of the five person find a six percent yearly return for waiting ... guaranteed returns you'll also get an inflation adjustment outlets of its light was Treasury inflation protected securities except those in our ten year one yields a half percent and on the five six percent ... I'm individuals get ... to have three percent returns ... and the lowest cost ... oh one to two percent so we've got a clock ... early for someone making a lower earning spouse do everything possible ...

to deliver benefits for the firings ... now let's stipulate some people feel as if they hit sixty two when they just need the money ... in some cases okay maybe the half to start in other cases it might be smarter to tap your retirement savings even if you don't have a lot ... to ... get that six percent eighty percent even return on some security these are simply not Guinea get that the market with Antakya lover and sixty two is the most popular is to begin collecting benefits because the law lot people need the money and that's true ... but when you walk by income you find the Tesla higher income folks and collect it's basically to to ... adding some people are pessimistic that the weather the mystical procurement of the pace of security ...

when you look at the numbers for the trust fund for the people or entering retirement now I don't think that so much an issue for me the money is there continue to pay ... in a bid for future benefits by up to change the did the retell made something like that ... importantly I'd to to believe that social Security can't pay or won't pay ... you have to believe ... that the most powerful voting bloc in this country is going to leave people in office yet to say you're no longer getting some security and see that happening when you're in doubt on any financial topic assume that the baby boomers will get a good deal ...

and everyone that comes after them or pay for Nasser I think what happened here on out is one area that you are not so optimistic about it's a tricky thing called file and suspend the thing that could go Expo in the house is a great deal ...

for married couples a candidate can help keep some in some income coming in even while you continue to do for those benefits ... the problem was that was set up ... we with the idea of of single ... households in mind and what we have a soul rise up all stores like my story and software package on the internet to tell people ... how to maximize the so Security income and some people are taking on Orbison in the presence ... of budget debt proposal ... he actually built that unmarried talked about some these aggressive strategies for sources maximizing so Security benefits of ... would see a change in the file and suspend benefits that we think so right away but maybe a few years down the road again certainly funny one ...

it's approaching retirement age now looks like there after you get a really good briefly thousand scandal as you to ... get half of your spouse's so Security benefit while letting us continue to grow in not actually take until age seventy I agree with you that there's a very good fiscal case for not ...

continuing that ... once again though I would love to be the strategists for the other party when one party proposes doing anything to it to reduce our scaredy benefits because you know it'll be a political issue Jack Otter is trying to slash your

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