



# Social Security Planning

June 2016

Kara Kessinger, CPA/PFS

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC,  
an SEC-registered investment advisor. | ©2015 CliftonLarsonAllen LLP



# Agenda

- Introduction
- Things to know about Social Security
- The current state of Social Security
- How benefits are calculated
- Reasons to file early/delay
- Spousal benefits
- Taxability of Social Security
- Recent changes to Social Security
- Illustrations
- Conclusion/Questions

