



NEW – FROM The Kugler System

Social Security Analysis Tools Uncovering the Secrets of Social Security

Introducing Social Security Analysis Tools, a single-point training and marketing program that gives you **everything** you need to maximize Social Security retirement benefits for your clients.

The Opportunity

Many of your clients and prospects are entitled to additional Social Security retirement benefits. But they don't know it. The system is so intricate, so involved, that even some Social Security staff has difficulty fully explaining it!

That's where we come in. This new program helps you uncover:

1. **When to elect benefits** and how to maximize spousal benefits.
2. **The 5 benefit** enhancements available to a married worker when he/she attains retirement age (age 66).
3. **The advantage of** filing to suspend benefits and/or having spousal benefits based solely on the other spouse's work record.
4. **Comparing the present value** of spousal benefits and crossover year at Early (age 62), Full (age 66), and Delayed (age 70).
5. **How each spouse can qualify** for his/her retirement benefits, delayed retirement credits, and spousal benefits.

What You Get

- **Kugler Cases** – The format you know and trust. You get 60 cases dealing with different Social Security scenarios. Each includes Pertinent Information, Goals and Objectives, Proposed Arrangement and Results

and Benefits – perfect for training your team AND clear, results-focused presentations with clients and prospects.

- **PowerPoint presentations** that include expanded versions of the cases and the calculations used to present benefits.
- **Kugler Social Security Analyzer** – Early reviewers tell us this Excel-based **software program is by far the best they've ever seen**. It covers all spousal options, it helps you custom-determine which options are best for your clients and the present values of each option.
- **Customizable marketing materials** – Pre-approach letters, direct mail, suggested telephone approaches, sales scripts, SSA guidelines, data gathering and SSA worksheets, a seminar marketing guide and more.
- **Sales Training Materials** – Includes independent study (Flash-based) and classroom lesson plans that feature Kugler Case Studies, practical application exercises, and assessments. Material is supported by a participant's guide, PowerPoint slides and facilitator's guide.
- **Tutorials and webcasts** – We give you the option to have us conduct live, online monthly training with your team – or leverage a pre-recorded program.
- **CE** – We also provide exam questions to help provide CE credits.
- **Call Center** – We have a hotline for your questions applicable to our software input and Kugler cases on retirement benefits.

Sample materials are available upon request.



The Solution

This program gives you everything you need to allow your agents and advisors to explain options and assist clients with choosing the most financially advantageous choices offered by the Social Security Administration (SSA). This information can then be used as data entry in our retirement income analysis program, Kugler Social Security Analyzer.

The estimated SSA benefit used in most retirement analysis programs is based on an estimate of a prototypical situation. **Our process provides a client specific-recommendation based on maximizing the choices offered by the SSA.** This information can then be used to illustrate the most favorable retirement options.

How to Get Started

This program is incredibly simple to get up and running.

1. Work with us on pricing. We offer affordable site license and group rates based on number of users, or a flat-rate to provide access to everyone on your network.
2. Then just plug and play. We give you the entire program in a single delivery, complete with a Web-based menu that gives your users one-click access to all of its components. You can literally be up and running in under five minutes with our complete package.
3. The program will generate a substantial number of leads that will, in turn, generate life insurance, annuity, LTC and fund business.

Contact Us Today!

We're ready to walk you through the program in more detail — and provide a custom quote based on your organization's needs.

You can also learn more at
www.kuglersystem.com/socialsecurity

Call us now — at 800-358-4537 — or email us at info@kuglersystem.com for more details

Get a program that's guaranteed to increase the productivity of your sales force, covering topics like:

- **How a spouse can receive 4 years** of spousal benefits while both spouses receive their 8% per year deferred retirement credits that will increase each spouses' retirement benefit by 32% at age 70.
- **Why choosing early retirement** will cause a permanent reduction in benefits may cause the worker to forgo spousal benefits.
- **Why choosing the right month for early retirement** may significantly impact the worker's net first-year benefits.
- **Why is not economical for a spouse** with the lower benefit to delay applying for spousal benefits after reaching full retirement age.
- **A review of Medicare requirements** and benefits, including Medicare Advantage Plans and Medigap policies.

Uncovering the Secrets of Social Security



*You can also learn more at www.kuglersystem.com/socialsecurity
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or email us at info@kuglersystem.com for more details*