

social security advantage®

LifeYield Social Security Advantage provides advisors with a quick, easy and intuitive way to help clients get the most from their Social Security benefits.

Help Clients Navigate Social Security

Social Security is the cornerstone of retirement for most investors, but figuring out how to maximize benefits can be confusing. Every person and family is different, so there isn't one correct answer. Determining the best strategy can be complex, especially for couples, who will have different benefits, life expectancies and other factors to consider. Often, individuals begin taking Social Security before their Full Retirement Age, which may drastically reduce what is available during their lifetime and undercut benefits for the surviving spouse.

Social Security Administration Cannot Advise

Investors need help determining when and how to claim Social Security benefits versus using other retirement and non-retirement assets. The Social Security Administration will answer many of an investor's questions about Social Security, but they do not offer advice.

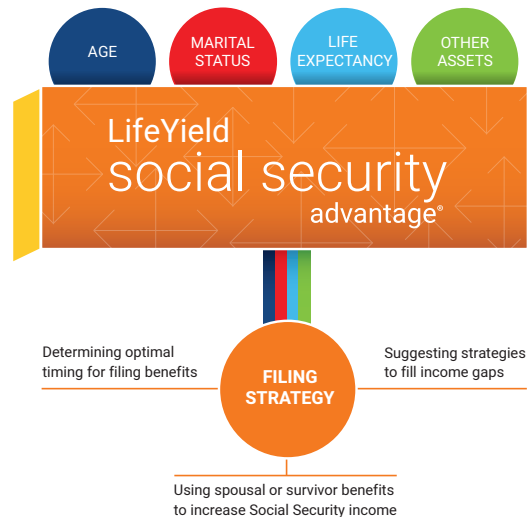
Gain a Competitive Edge

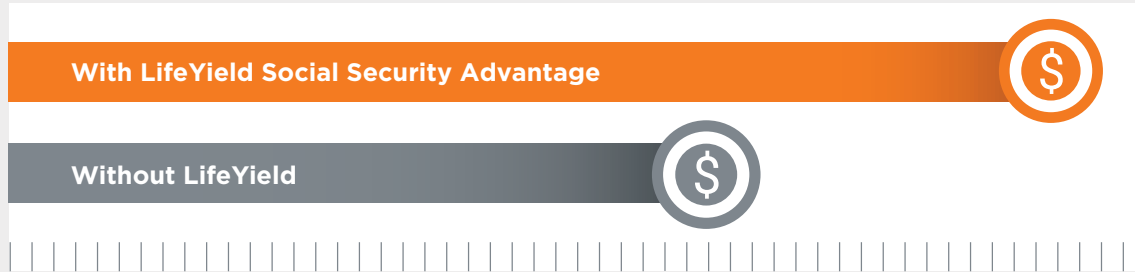
Social Security Advantage helps advisors provide customized guidance to help consumers maximize their Social Security income. This easy-to-use software employs a proprietary algorithm that determines the optimal strategy for filing for retirement benefits, giving advisors a competitive edge in answering a key retirement question. Advisors input some basic information, and Social Security Advantage, an intuitive and interactive tool, provides a variety of scenarios to choose from to maximize retirement benefits. With the unique Benefit Delay and Benefit Replacement feature, advisors can show investors products to fill the gaps. Since benefits are quantifiable, Social Security Advantage helps advisors exhibit value.

We help advisors grow their practice through our simple lead generation tool that shows investors how they can make more and keep more by working with an advisor and using Social Security Advantage.

Based on the inputs provided, Social Security Advantage calculates the optimal timing and strategy for clients to take their Social Security benefits.

Customized reports show clients how much more they can expect to receive by month, annual and in total with the optimal LifeYield Social Security Advantage strategy.





MORE BENEFITS OVER TIME

Improve Client Outcomes

Social Security Advantage enables advisors to best answer one of the most frequently asked questions and help clients realize a significantly greater total of Social Security benefits.

Stand out from the Competition

With Social Security Advantage, advisory firms and advisors can differentiate their practices. LifeYield also supports advisors with valuable lead generation resources.

Benefit from Social Security Advantage

- Quickly and intuitively answer one of the most frequently asked questions
- Improve client outcomes by identifying the best strategy for realizing Social Security benefits
- Differentiate advisors' practices as forward-thinking
- Deepen and grow client relationships, uncover held-away assets and generate referrals
- Show clients how to fill retirement income gaps with additional financial products an advisor might recommend in customized, branded reports
- Generate leads with a simple tool that directs investors to advisors for a detailed plan to file the right way and get more out of Social Security benefits

LifeYield Social Security Advantage helps advisors provide customized recommendations to help investors maximize their Social Security income.

To purchase Social Security Advantage or request a demonstration, contact us at info@lifeyield.com or (617) 502-5660.

LifeYield is a technologically transformative firm committed to developing innovative software solutions that help financial advisors grow their business.

LifeYield Portfolio Advantage® Enables advisors to look across all of a client's holdings to determine the optimal asset location to maximize after-tax returns across all accounts.

LifeYield Income Advantage® Helps advisors identify the optimal location and sequence from which to withdraw funds to minimize the tax impact and maximize income in retirement.