T. Rowe Price

The Power of Social Security

Cut through the red tape

Let's face it: Social Security is confusing. With the final cohort of baby boomers set to retire by 2030, 30 million workers will need help soon. In fact, 82% of clients would likely switch financial professionals if another could maximize their benefits.[1] Our practical resources can help you take the guesswork out of Social Security and be the retirement income resource your clients expect.

Program Overview

- Become a go-to source on one of the most intimidating topics in retirement with ready-to-use content on the basics of Social Security.
- Help clients make the most of their retirement income by debunking common misconceptions and choosing the right time to file with clear, simple guidance.
- Retain and expand your client base by focusing on key claiming strategies and the impact of timing on benefits, especially for couples.

Only 20%

of workers say they understood Social Security very well.[2]

9 out of 10

retirees began Social Security benefits before age 70.[3]

[1] The Nationwide Retirement Institute® 2023 Social Security Survey, August 2023.

[2] EBRI Retirement Confidence Survey, 2024.

[3] Annual Statistical Supplement to the Social Security Bulletin, 2023.

Resources for Financial Professionals:

CE presentation

Harness the Power of Social Security to enhance your business – Debunk common misconceptions about Social Security, drill down on benefits, and find actionable steps for your clients and practice.

CE presentation

Strategies that equal results – Arm yourself with vital insights and advanced claiming strategies to guide clients' Social Security decisions and fuel your practice's growth.

CE presentation

Help women unlock the Power of Social Security – Discover how Social Security impacts women and their spouses, get essential claiming strategies, and learn the critical impact of timing and coordinating benefits for spouses.

CE video

Help women unlock the Power of Social Security – Learn claiming essentials for women clients (and their spouses), including benefit coordination, vital income strategies, trust-building tips, and more.

Resources for Investors:

Client/prospect seminar

The Power of Social Security: Three things you need to know – Start on the right track with foundational insights on key Social Security terminology, concepts, and misconceptions.

Companion workbook

The Power of Social Security workbook – Accompanying workbook provides investors hands-on learning with knowledge checks and fillable fields to capture personal information along the way.

Companion worksheet

About you worksheet – Help clients drill down on their own benefits and other income sources, guiding the retirement income strategy discussion, with this interactive worksheet.

Client/prospect seminar

Strategies for your future – Explore advanced Social Security claiming strategies and discover how working in retirement can impact your benefits and your overall income plan.

Client/prospect seminar

The Power of Social Security for Women: Unlock the full potential – Empower women clients (and their spouses) to dive into claiming strategies, including the impact of timing, working in retirement, and the overall impact on your retirement income.

Handout

The Power of Social Security for Women key takeaways – A guide to the critical learnings from the seminar for women and couples.

Video Handout Workbook Presentation/Workshop

Take your practice to the next level. Contact us.

PHONE: 1-800-564-6958 **EMAIL:** AdvisorServices@troweprice.com

troweprice.com/powerofsocialsecurity

Social Security rules are very complex. There are exceptions, limitations, and rules that may come into play based on very specific facts present in each person's unique situation. Every person will have a different set of considerations affecting their claiming strategy. Examples are designed to provide a foundational understanding of how Social Security benefits work. It is critical that, before you take any action, you should consult a professional who can answer the specific questions related to your personal situation.

The content should not be considered or construed as advice and is for general education only. T. Rowe Price does not provide tax, legal, or financial advice.

T. Rowe Price Investment Services, Inc.