

Social Security Funding Concerns

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Social Security: Plan Smart, Stay Secure



Securing Your Future: The Truth About Social Security



Worried about the future of Social Security? You're not alone. A majority of Americans share concerns about whether this crucial program will last. Headlines predicting depletion by 2035 don't help, fueling fears and sometimes leading to rushed decisions, like claiming benefits early.

But here's the truth: Social Security isn't going away. It might change, but it will still provide support for retirees. The key is understanding the facts and planning smartly for your future.

The Reality Behind Social Security's Future



Social Security is one of the most trusted federal programs in U.S. history. While funding challenges exist, the system isn't vanishing. Even if Congress doesn't act to strengthen it, payroll taxes would still cover about 80% of benefits indefinitely. Instead of panicking, focus on how these potential changes might impact your retirement plan—and adjust accordingly

Avoid Fear-Driven Decisions



Filing for Social Security benefits early can lead to lower payments for life. Many assume they'll receive full benefits at retirement age regardless, but this isn't true.

Filing early locks in reduced payments—not just for you but for your spouse as well. By delaying benefits, you could significantly increase your monthly income, giving you more financial security.

Expand Beyond Social Security



Social Security is just one piece of the retirement puzzle. Consider other sources like savings, pensions, retirement accounts, and even part-time work. A diversified income plan ensures you'll have more control over your finances, no matter what happens to Social Security.

While it's natural to worry about the headlines, staying informed and proactive is the best way to secure your future. Social Security isn't going anywhere—but smart planning can make all the difference in how much you benefit.



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