

With your 62<sup>nd</sup> birthday coming soon, I wanted to bring something important to your attention. At age 62, you will become eligible to begin collecting reduced Social Security benefits. If you collect early and work before reaching your full retirement age, your benefits will be further reduced if your annual income exceeds \$16,920.

There are many important factors to consider before making this decision, including:

- Are you still working?
- Do you have longevity in your family?
- How is your health?
- Will you still have health insurance?
- Are you eligible for benefits on someone else's record?
- Do you have other income to support you if you decide to delay taking benefits?
- Will other family members qualify with you on your record?

I have included some additional information about social security benefits. Feel free to call me if you have questions on how this may affect you and your specific situation.