

Texas Social Security Advisor Holding Free Workshops in February

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Johnny Been of Katy, Texas is hosting a retirement income strategies event and making it available to the public as an educational workshop focused on Social Security maximization strategies. In light of the recent changes by Congress back in October, it's imperative for anyone considering filing for Social Security to understand the new changes before acting.

These workshops will cover these new changes and will be held in early February at a local restaurant for those that qualify. Pre-retirees and retirees interested in attending should contact Been Legacy Wealth Advisors via phone at 281-236-6816.

Johnny advises, "The first thing to learn about Social Security is that there are over 500 different ways to file for your income from Social Security and the Social Security office is not allowed to advise you at all. How and also "when" you file can dramatically affect how much you receive in Social Security." He continues, "After 12 months your decision is final and you cannot undo your choice. So it's absolutely critical to make the right decisions up front under the counsel of a knowledgeable advisor."

Guests at Johnny's event will learn how the latest changes to Social Security will impact them and their spouses. Johnny Been will help attendees understand their options since the recent budget deal changed the claiming options available to most of us who have not filed yet.

"If you make the wrong choice, you could miss out on many thousands of dollars. This is money that you paid out of your paycheck for your entire working career. Why not get back every penny that you are owed?" Johnny adds, "Everyone should get a second opinion before filing. It just makes good sense," he explains.

Sadly, people spend more time planning their next vacation or cruise than they spend looking at strategies for maximizing their retirement income. Johnny explains, "Based on the many couples I have counseled, the average couple will leave about \$100,000 on the table simply due to not knowing how to maximize their Social Security benefits, and this is assuming they only live to mortality. Seeing that we have over 50,000

people in our country today that are over age 100, this \$100,000 mistake will increase dramatically.?

This is an area of specialization that is rather small and many financial advisors are simply not qualified to discuss Social Security nor can they deliver a detailed custom Social Security report for their clients. Those who are looking to discuss their options should rely on someone who has been certified by The Corporation for Social Security Claiming Strategies (CSCCS). Johnny Been holds the CSCCS designation and will impart that knowledge in these upcoming Social Security planning events in the Katy and Richmond, Texas area.

All attendees can also get a written plan that shows how to build a guaranteed lifetime income plan that is ?stock market crash? proof. Johnny adds, ?Nothing frightens people more than the thought of being broke at 75 or 80 years old.? In fact, according to a well known Wells Fargo/Gallup survey, almost half (46%) of investors in the US are indeed worried they will outlive their savings in retirement.

Those interested in attending the educational workshops should contact Been Legacy Wealth Advisors via phone at 281-236-6816.

Been Legacy Wealth Advisors strives to differentiate himself by being among the limited 5% of advisor firms around the country that addresses how to maximize social security income. Johnny invests most of his energy and his 30 years of experience providing very safe and conservative income strategies for clients concerned about outliving their money. More information about the company can be found at <http://www.youretireearly.com/>.

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Johnny Been Wealth Advisors

Been Legacy Wealth Advisors is a financial advisory firm focused on maximizing social security income and safe income strategies for clients concerned about outliving their money.

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