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Newsletter for June 2021

I have been getting calls from people who are retiring in December and want to file for benefits effective January 2022. You can file in September with an effective entitlement month of January. The question I can't answer is whether that is the month that will give you your highest return. Work together with your financial advisor in determining the best date. You could lose tens of thousands of dollars if you make a mistake.

Clients tell me they will die soon. I thought I would be dead by age 55. I'm 75 and still going strong. I told my mom to file for her widow's benefit at 60 (surviving spouses can file at age 60). She is 98 now and healthy. Bad advice on my part.

File for your retirement benefit at [mysocialsecurity.gov](https://www.mysocialsecurity.gov)

Feds, you have done great with the TSP in the last couple of months. If it was me, I would stay with your selections. If a financial advisor tells you to roll the money or get annuity from them. Don't walk away. RUN