

# Benefits Optimizer for Social Security (Boss)

## Overview

When to take Social Security benefits? It may be tempting to start getting the funds sooner than later but does it really work out better? The answer depends on how long you plan on working, marital status, life expectancy, inflation and other factors. A careful analysis is needed to make an informed once-in-a-lifetime decision. Boss is developed to help you evaluate such important factors and analyze your options.

Boss is designed by financial planning specialists who have been serving professional planners with comprehensive solutions for decades. The essential elements needed to analyze the benefit options are packed in a simple app that can be used by all potential retirees.

Some of the key features of Boss include-

- Benefit profile of Singles
- Benefit profile of Married couples
- Compare options
- Minimal data needs
- Condensed or detailed results
- Tabular or graphic reports
- Break-even analysis
- Cash needs fulfillment analysis
- Income tax impact analysis
- Future value analysis
- Fully documented operation

• Boss displays full-span reports & Graphs that can also be printed:

- Monthly Benefits
- Annual Benefits
- Cumulative Benefits
- First Full Year
- Monthly Payment Graph
- Option Comparing Graph
- Cash Needs Fulfillment Pie Chart

## Quick & Easy

Analysis with Boss is quick and simple. All you need for an essential analysis is a birth date and the benefit amount at full retirement age (FRA). The Social Security Administration provides the FRA amount to social security payers periodically. With these two data items entered you are ready to analyze. Pick an eligible month and year to view benefit details. Enter different options and view the comparative results and line graphs for an easier grasp of projected results. This simple exercise can now be expanded with other factors such as the inflation rate, life expectancy, rate-of-return, expenses and tax related information.

## Use with confidence

You can use Boss with complete confidence for the security of your data and the integrity of computations. Your data stays in your device all the time until you delete it.

The Boss app is completely contained in your device and can be used anywhere without requiring a mobile or Wi-Fi connection. Boss is developed and supported by a team of professionals located in USA that has been providing applications to financial services industry for over three decades.