

When should you start collecting Social Security



Waiting to file for Social Security allows benefits to grow by 8% annually from age 62 to age 70.

- **Age 62** you receive **75%** of your benefit
- **Age 66-67** you receive **100%** of your benefit
- **Age 70** you receive **132%** of your benefit

For more information please go to the following link to sign up for:

36TH Annual Retirement Seminars-2018

www.ibew1245.com/retirementseminars

or

Please reach out to:

Matt Gallo: 925-945-4804

Kindy Mann: 925-945-4838



The Gallo Group

Merrill Lynch

