2026 · HOW DO MY SOCIAL SECURITY BENEFITS WORK?

MARYLAND FINANCIAL ADVOCATES
PLANNING FOR YOUR FAMILY'S UNIQUE NEEDS

Social Security provides a guaranteed lifetime income once claimed.



The earliest age you can claim → **62** — **63** — **64** — **65** — **66** — **67** — **68** — **69** — **70** ← The latest age you can delay to

A hypothetical monthly benefit amount:	$1,400	$1,500	$1,600	$1,734	$1,866	$2,000	$2,160	$2,320	$2,480

YOU MIGHT CLAIM EARLY IF:

- You have poor health and poor family longevity
- You don't have enough money or income to continue delaying to a later age

YOU MIGHT CLAIM LATER IF:

- You have good health and good family longevity
- You have enough money or income to continue delaying to a later age

© fpPathfinder.com. Licensed for the sole use of Colin Meeks of Maryland Financial Advocates. All rights reserved. Used with permission. Updated 10/01/2026.

We offer checklists on many other topics including:

- Education Planning - saving for College, Trade Schools, Specialty Schools
- Estate/Inheritance/Death Planning
- Special Needs Planning - for children and adults with disabilities
- Healthcare/Medicare Planning
- Investments/Retirement/401k/IRA Planning
- Social Security Planning
- Tax Planning
- Wealth Preservation Planning - protecting assets from long term care expenses with and without insurance
- Life events - marriage, divorce, having a child, career change, starting/selling a business

If you have a planning question or issue, chances are we have a checklist to help you make a decision. Don't be afraid to ask. We're here to help clients, friends, and friends we don't know yet. Email, Call, or go to www.TalkWithColin.com to schedule a time to talk.

Securities and Financial Planning service offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Maryland Financial Advocates is a separate entity from LPL Financial. This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Colin Meeks
9621 Harford Road ,First Floor Baltimore, MD 21234
Colin.Meeks@LPL.com | 410-663-0700 | www.MarylandFinancialAdvocates.com