
Social Security Maximization Playbook

The 2026 Guide to Extracting Every Dollar You've Earned

The \$100,000+ Social Security Mistake: Are You About to Make It?

Why do so many 'experts' treat Social Security as an afterthought, when the difference between the best and worst claiming strategy can be over \$100,000... or even \$400,000+ for affluent couples (1)?

If you could extract every dollar you've earned, would you want to know how?

What's the consequence of guessing on your Social Security decision?

Could your 'trusted' advisor be missing the most important income decision of your life?

Why Traditional Planning Gets Social Security Wrong

If your advisor's focus is on growing your account balance, have they ever shown you how to maximize your guaranteed income?

Why do so many 'fiduciaries' gloss over Social Security, when it's the only income stream that's inflation-protected, tax-advantaged, and lasts as long as you do (2)?

What's the real cost of treating Social Security as a side note... missed experiences, lost confidence, or something more?

Did you know that only 35% of high-income earners feel 'on track' for retirement, even with above-average savings (3)?

Why are so many affluent retirees withdrawing just 2.1% of their assets each year... far below the 'safe' 3.9% withdrawal rate (4)?

What's the point of building wealth if you're too anxious to enjoy it?

The Government's 'Choice': A Six-Figure Decision Most Get Wrong

Did you know that the difference between claiming Social Security at 62 versus 70 can be over \$400,000 for affluent couples, once you factor in survivor benefits, taxes, and IRMAA surcharges (1)?

Why does the government make it so easy to make a costly mistake... and so hard to get a do-over?

If you could guarantee your spouse the highest possible survivor benefit, would you still claim early?

What's the real risk... running out of money, or running out of time to enjoy your best years?

The 2026 Social Security Reality Check

- Full Retirement Age (FRA) is 67 for anyone born in 1960 or later (5).
- Claiming at 62 means a permanent 30% reduction in benefits (6).
- Delaying to age 70 increases your benefit by 24% over FRA, plus cost-of-living adjustments (7).
- Spousal benefits max out at 50% of the higher earner's benefit at FRA (8).
- Survivor benefits can be up to 100% of the deceased spouse's benefit if claimed at survivor FRA (9).
- Earnings test: \$24,480 limit for those under FRA; \$65,160 in the year you reach FRA (10).
- Up to 85% of your Social Security can be taxed if your income is high enough (11).

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- IRMAA surcharges start at \$109,000 (single) and \$218,000 (married) (12).

Are you planning for the world as it is... or as it was?

The Four Social Security Mistakes That Cost Affluent Professionals Six Figures

1. Claiming Too Early... And Locking in a Lifetime of Lower Income

Why do so many people claim at 62, even though it means a 30% permanent cut (6)?

What's the real cost of 'getting your money early' if it means missing out on \$400,000+ over your lifetime (1)?

2. Ignoring Spousal and Survivor Coordination

Did you know that the higher earner's decision affects both spouses for life... and the survivor benefit after one spouse passes (9)?

What would it mean for your family if you maximized the survivor benefit, not just your own?

3. Guessing on Taxes and IRMAA Surcharges

Are you aware that every extra dollar of income can push you into higher Medicare premiums and higher Social Security taxation (12)?

What's the cost of not coordinating your claiming strategy with Roth conversions and tax-efficient withdrawals?

4. Trusting Advisors Who Don't Specialize in Social Security

If your advisor's compensation depends on keeping your assets under management, are they truly incentivized to help you spend with confidence... or to keep your money invested for as long as possible (13)?

Why do so many 'fiduciaries' avoid Social Security optimization, even when it's the most important income decision of your life?

The Lifestyle-First Social Security Maximization Framework

What if you could design your retirement around the life you want, not just the assets you have?

If you could guarantee your essential lifestyle and non-negotiable adventures, how would your confidence change?

Step 1: Start with Your Lifestyle Vision

- What are your non-negotiable experiences, adventures, and memories with loved ones?
- How do you want to spend your healthiest years?
- What legacy do you want to leave?

Step 2: Maximize Your Guaranteed Income

- How much of your lifestyle can be covered by Social Security and other protected income?
- What's the optimal claiming strategy for your household... not just for you, but for your spouse and heirs?
- How can you coordinate Social Security with Roth conversions, tax-free income, and IRMAA avoidance?

Step 3: Design for Confidence, Not Just Accumulation

- How can you spend more confidently, knowing your essentials are covered for life?
- What's the real cost of waiting for 'enough' when you could be living now?
- How do you avoid the tax and healthcare traps that derail so many affluent retirees?

Why I Don't Do Risky Investments

After watching clients lose years of progress in the dot-com crash, I made a decision:

I would never again let my clients' dreams depend on a market they can't control.

What would it mean for you to have a partner who's more interested in your lifestyle than your account balance?

The Social Security Maximization Playbook: What You'll Discover

- The exact 2026 rules, thresholds, and strategies for affluent professionals
 - How to avoid the \$100,000+ mistake most people make
 - The four-step process to extract every dollar you've earned
 - How to coordinate Social Security with Roth conversions, tax-efficient withdrawals, and IRMAA avoidance
 - Why traditional advisors miss the mark... and how to build a lifestyle-first plan that gives you confidence, not anxiety
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Your Next Step: Extract Every Dollar You've Earned

Are you ready to see how a lifestyle-first, Social Security-optimized plan can help you retire sooner, spend more confidently, and live the life you've always imagined?

Would you like to know exactly how much of your retirement is exposed to outdated risks... and what you can do about it?

Schedule your complimentary 15-minute Retirement Health Check call.

In just 15 minutes, we'll:

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- Identify the biggest Social Security mistake in your current retirement strategy
 - Show you one specific action you can take in the next 30 days to maximize your benefits
 - Explore whether a protected income approach could increase your confidence and control

Click [HERE](#) to schedule your 15-minute Retirement Health Check:

No sales pitch. No pressure. Just straight answers about your retirement.

Disclosure

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Citations

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