

Social Security Video Information Series

At-A-Glance

This At-A-Glance offers a single point of reference to access the MassMutual Social Security Video Information Series. There are eight separate videos that cover general information that may be of interest.

This series is designed to provide a high-level overview of Social Security retirement benefits and can be viewed one segment at a time or streamed in full. The content is intended as general information on Social Security retirement benefits. Any questions regarding your unique situation should be discussed with your personal legal and tax advisors or by contacting the Social Security Administration.

Video 1 - Answers To Some Questions About This Important Program

Social Security - will it be there? How is Social Security funded and what do the projections for the future look like?

Client-approved video

Video 2 - How Do You Qualify?

How do you qualify for Social Security benefits? What is the payroll tax and how does it work?

Client-approved video

Video 3 - Filing Strategies For Younger Married And Single Clients

Filing strategies for younger married clients and single clients are all about age and timing. What should workers born after January 1, 1954 remember about their filing choices for benefits?

Client-approved video

Video 4 - Restricted Filing - Married and Divorced

Restricted filing for spousal benefits is still alive for many people, both married and divorced. How does it work and why is it important?

Client-approved video

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees, and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

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Video 5 - Restricted Filing For Widows and Widowers

Client-approved video

Restricted filing is still alive for widows and widowers. Why is it different from restricted filing for married and divorced workers?

Video 6 - When Are Social Security Benefits Subject To Income Tax?

Client-approved video

When are Social Security benefits subject to income tax? How does the tax trap work and why is planning needed when filing for benefits?

Video 7 - An Early Filing Decision

Client-approved video

What is the earnings test and how does that affect an early filing decision? Working and filing for benefits before full retirement age can cause problems. What should younger workers remember about filing for benefits?

Video 8 - Fitting Into The Overall Plan For Income In Retirement

Client-approved video

How does Social Security fit into the overall plan for income in retirement? How do you leverage the 4-box strategy of required needs and guaranteed income sources and coordinated it with Social Security?

Additional Resources

Social Security Administration (external link)

For additional information specific to your situation, please contact your local Social Security Administration office, or log on to <https://www.ssa.gov/>

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Final decisions about Social Security filing strategies always rest with you and should be based on your specific needs and health considerations. It is important to acquire as much information as possible so that you can make an informed Social Security claiming decision; one year after the Social Security claiming decision is made, the options for change are extremely limited. Some people, such as certain federal, state, and local government workers, may be subject to the “Government Pension Offset” and the “Windfall Elimination Provision,” which could decrease their Social Security benefits. If you work for an employer that offers a retirement plan, your plan benefit may be subject to a Social Security “pension offset” provision. (Your 401(k) contributions and the employer match are not subject to a pension offset.) A pension offset may reduce the amount of your retirement plan benefit when you become eligible to collect Social Security retirement benefits. This reduction may apply whether or not you are collecting Social Security retirement benefits. This could be an important consideration as you make your filing decision. Your plan administrator can tell you whether your plan includes a Social Security pension offset provision and how it might affect your retirement plan benefit. The Social Security program was created by an Act of Congress and is subject to change. In the past, Congress has made changes to the law, which have affected Social Security benefits. Congress can make changes to the law at any time, which might affect benefits in the future.



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