

# How to Use the Invest Tab

Think you should encourage clients to begin taking Social Security early in order to reinvest it in the stock market in the hopes of a higher return? Think again. The Invest Tab is designed to illustrate the potential effects of doing so, as well as the added—and guaranteed—income that can be gained from delaying benefits until age 70.

Instructional and educational content in the form of articles, blogs, whitepapers and case studies are provided on the right-side of the screen for additional information.

**View:** Two options are offered at the top of the page; Return Rate and Internal Rate of Return

## Return Rate

Based on the rate of return inputted for benefits claimed early and then reinvested, the client can compare the value of claiming early and investing against the value of delaying benefits.

A blue-shaded box immediately appears to compare strategies side-by-side. Begin by choosing each desired strategy from one of two drop-down boxes provided. Add the rate-of-return (more information can be found by rolling over the blue “i” icon) and click the dark blue “calculate” button.

The breakeven amount and timeline, as well as the difference in the amounts received by employing the two strategies, are displayed in graphical form.

A list of cumulative annual benefits for the two strategies that are being compared, along with the specified rate of return applied to each, is displayed in tabular form below the graphs.

## Internal Return Rate

The internal rate-of-return is an “apples-to-apples” comparison of two seemingly dissimilar investment vehicles and/or strategies over time. The internal rate-of-return calculation option allows users to compare one Social Security claiming strategy with another; for instance, an early claiming strategy versus that of a delayed claiming strategy. The results can be viewed in both graphical and tabular forms below the input fields.