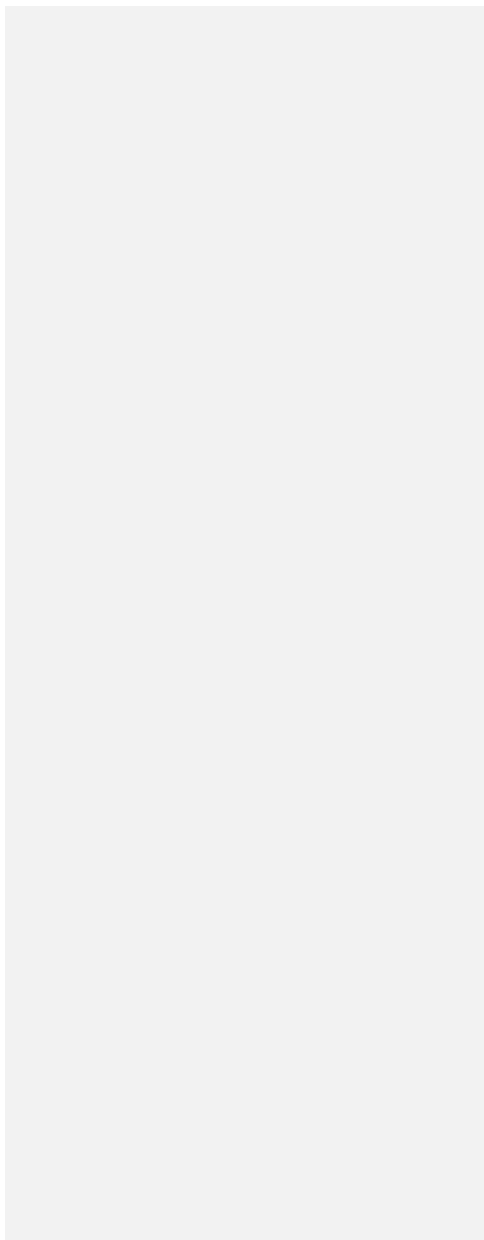


AVOIDING SOCIAL INSECURITY



AVOIDING SOCIAL IN SECURITY

**THE RETIREMENT YOU DESIRE
THE SOCIAL SECURITY YOU'VE EARNED**

MARTHA SHEDDEN



BMD Publishing

Avoiding Social Insecurity: The Retirement You Desire, the Social Security You've Earned

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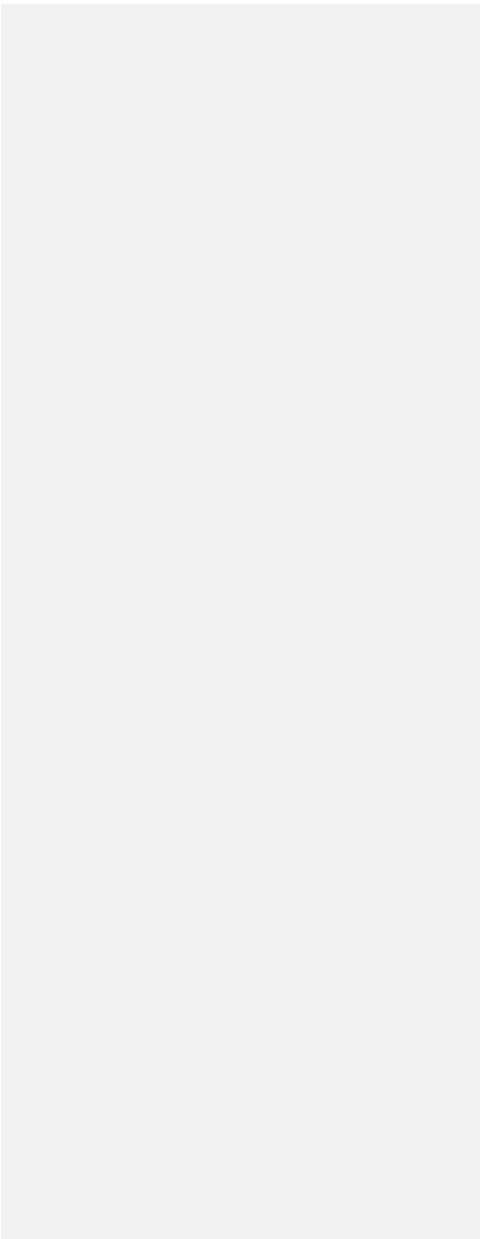


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I would also like to thank my husband John for his loving support and IT expertise that has saved me from panic and chaos several times now! Thank you too of course to my RSSA team. You are all such passionate, hardworking, fun and just all-around good people. I feel completely lucky to know each of you!

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expertise and ability to extract the most critical information is the real reason people are reading this book today.

Finally, I would like to thank all of you who are taking the time to read this book. I hope you find the information useful and worth sharing with others, but especially helpful when creating a more secure retirement for yourselves.

INTRODUCTION

Social Security. There. I said them. Those two words carry a lot of weight, and come with a lot of baggage.

What for many Americans represents the biggest piece of their retirement puzzle. But for many others, it just represents the biggest puzzle.

For every person who is living a secure retirement because they had the right information and are getting the most out of their Social Security benefits, there are countless others who made a costly mistake because they were uninformed or misinformed.

Many others may end up making the wrong decision because they believe the many myths and misconceptions about Social Security.

You've probably heard people say things like, "Social Security won't be there for me." Maybe you've said it yourself. No, Social Security is not going broke. Yes, the program faces some challenges moving forward, but it will be there for the people who need it.

For many years, I was one of those people who didn't know nearly enough about Social Security. But when I discovered how much I misunderstood, and how much money was at stake, I knew I needed to learn everything I could. That led me to begin teaching others, and started me on my mission. I want to help as many people as possible to get the benefit they deserve from Social Security, and live the retirement lifestyle they've worked so hard for.

This book is my latest major step on that path.

But it's about much more than Social Security. Because even though Social Security is a very important part of people's retirement, it is just one part. There are many other aspects, any of which can make the difference between the lifestyle you want and the lifestyle you want to avoid.

That's why you'll also hear from experts in a wide range of areas that can impact your retirement, either positively or negatively.

It all depends on the decisions you make. Those decisions all come down to one thing: information.

That's really my mission: getting people the information they need so they can make the right decisions and live the right type of retirement.

Americans are living longer than ever. People are spending up to a third of their life in retirement. That's a long time to be paying the price for a costly mistake which could have been

avoided with a little planning, a little foresight...and a little information.

MEET MARTHA SHEDDEN

Before you hear from all the experts who will be sharing their knowledge with you in this book, I'd like you to learn a little about me. Just who is Martha Shedden? How did I become an expert on Social Security? More important, how did I become so passionate about making sure everyone gets everything they deserve and can have the retirement lifestyle they want?

You may be surprised to learn I haven't always worked in the financial services arena. In fact, my career path has had a few interesting twists and turns.

My first interest was the environment. I'm from a small town in Northern California, and grew up spending a lot of time outdoors, skiing, camping, hiking and backpacking. I studied environmental science at U.C. Davis and graduated with a bachelor's degree in Renewable Natural Resources. I wanted to work in the emerging solar energy field, but my degree was not technical enough. So, with no specific direction, I moved to Tahoe and became a ski bum for a few years (one of my more interesting twists).

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As absolutely fun as that was, it really clarified to me that I wanted to do something that challenged me and used my skills. A friend suggested engineering because I am so detail oriented. I enrolled at a community college and took all the lower division engineering classes, planning for a career as a mechanical engineer in the solar field.

But, with another twist, while taking those classes, I started working part-time at our County Public Works Department as a student worker, then a civil engineering aide. I discovered that since I already had a bachelor of science degree, I could take the two professional engineering exams to become a licensed engineer.

Over the next several years, I continued working, studied and passed both exams, married and had my daughter. Even though I did not work in the solar energy field, I had a passive solar hot water system installed on our home in the early 1980s. I worked as a civil engineer for 32 years in the public sector and for private engineering firms.

Many years later another turn in my career path was presented. In 2011, a friend of mine who was a financial advisor asked if I'd help him develop a Social Security course to help financial professionals understand Social Security. I began researching and reading about the topic and was astonished at what I did not understand, how much I misunderstood, the amount of money that was at stake, and the intricacy of all the rules. Like so many Americans, I never thought about Social Security when I started to work. But at this point, I basically became obsessed with the topic and determined to understand it.

I had an opportunity to teach an online continuing education course about Social Security for CPAs, which led to the development of more courses. But what I really wanted to do was help my Baby Boomer friends and family make smart claiming decisions using the new software being developed.

Knowing that an engineering license was not particularly relevant to retirement planning, I enrolled in the College of Financial Planning's Chartered Retirement Planning Counselor course in 2013. Then in 2015 I opened my own business, *Shedden Social Security and Retirement Planning*, to offer Social Security and retirement cash flow analyses.

In the meantime, I was still teaching continuing education courses for CPAs and that is how I met Michael Rosedale, my partner and co-founder at NARSSA. He is a very talented CPA and businessman who realized offering Social Security income planning services was an excellent opportunity for tax professionals to help their clients. We met in 2016, and created NARSSA, the *National Association for Registered Social Security Analysts*, in 2017. He and I have very complementary skills and abilities to bring to the company and are a good match as business partners.

We formed NARSSA to educate and train those in the financial arena to become Registered Social Security Analysts, RSSAs, so they can help their clients with this very important financial decision. Helping people understand their personal Social Security rules so they receive all the benefits they are entitled to, is one of the most rewarding financial services to provide for retirees.

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