



MAXIMIZE YOUR SOCIAL SECURITY!

Lloyd Boucher
Retirement Income
Certified Professional®

One-Fifth Financial
Retire With Confidence

Schedule An Appointment Today!
Call (888) 351-3811 and press 3 for
Retirement.



Lloyd Boucher
Retirement Planner

What Lloyd seeks to do with his clients is transform a good retirement into a great retirement! Lloyd enjoys learning about people and how to best serve them. He is a good problem solver and driven to thoroughly examine what needs to be revamped, revised, modified, or fixed ~ a welcomed trusted advisor. He connects the dots for people, sharing insights and opening doors for opportunity. It is easy for him to see what the future will bring and easily map out a path to help accomplish long-term goals. He uses all the tools available to design orderly and detailed tactics, creating a picture of where we (clients in collaboration with us) want to be and how we are going to get there.

In developing a sustainable retirement income plan, Lloyd integrates best practices in the areas of claiming Social Security, mitigating retirement risks, strategizing retirement plan distribution, lowering Medicare and healthcare costs, preparing for long-term care needs, reducing retirement income tax, and satisfying legacy desires.

As a Retirement Planner, Lloyd's zeal for every retiree is to reduce dangers to retirement savings, guarantee a lifetime of predictable retirement income, and provide satisfactory funding of legacy goals.

FIVE (5) THINGS THAT REDUCE YOUR SOCIAL SECURITY BENEFITS

- 1. Not having 40-credits**
 - Zero (\$0) retirement benefits
- 2. Claiming before Full Retirement Age (FRA)**
 - Reduces retirement, spousal, widow(er), children, and parents' benefits
- 3. Have government pension but did not pay Social Security taxes while in that job**
 - Reduces retirement benefits by up to 50%
 - Reduces spousal benefits by up to 100%
- 4. Employed and receiving benefits before FRA**
 - Benefits withheld for income in excess of threshold
- 5. Taxation**
 - From 50% to 85% of benefits



Retirement

NEXT EXIT →

March 6, 2021

Boucher Achieves NSSA® Advisor Certificate Retirement Planner Qualified to Help Retirees Select Best Time to Access Social Security Benefits

Lloyd Boucher, has achieved National Social Security Advisor certificate from the National Social Security Association LLC in Cincinnati.

The NSSA certificate promotes advanced Social Security education providing Boucher with the knowledge to counsel clients on the best way to claim Social Security benefits in order to optimize lifetime Social Security income.

Boucher of Tustin, California specializes in serving a retiree outlive retirement savings, maximize social security, and prepare for a generous legacy.

“What we do is transform retirement from good into great!” said Boucher. He is a retirement problem solver and driven to thoroughly examine what needs to be revamped, revised, modified, or fixed ~ a welcomed trusted advisor.

The NSSA certificate program includes one day of training and prepares professional advisors for the myriad of questions that their clients are asking. Also, with this training, advisors can guide their clients through the many Social Security options that are available. NSSA advisors are uniquely qualified to help the growing numbers of baby boomers. The program is the gold standard in Social Security certification and training in the nation.



The National Social Security Advisor certificate program was created by CPA, Marc Kiner and Jim Blair, a 35-year veteran of the Social Security Administration. With 10,000 Baby Boomers turning 65 each day in the U.S., Kiner and Blair, believe that advisors must be educated regarding Social Security. There are 76 million Baby Boomers nationwide. Boomers are folks born between 1946 and 1964.

“For more and more people, Social Security is going to provide an important part of their retirement income,” said Blair. “NSSA advisors are passionate about helping retirees optimize their benefits over the rest of their lives.”

For more information about One-Fifth Financial go to <https://www.onefifth.financial/> or call Boucher at (888) 351-3811 and press 3 for “Retirement”.

For more information about the NSSA certificate program, go to www.nationalsocialsecurityassociation.com.