2026 · FILING FOR SOCIAL SECURITY

STRATEGIC WEALTH DESIGN

Filing for Social Security benefits can feel overwhelming, but gathering a few key details ahead of time can help make the process smoother and more manageable.

PREPARE YOUR INFORMATION

- ☐ **Gather important documents,** including your Social Security number and identification, before beginning your application.
- ☐ **Gather the routing and account numbers** for the bank account where you would like benefits deposited.
- ☐ **Locate marriage, divorce, or military service records,** if applicable.

REVIEW YOUR BENEFIT DETAILS

- ☐ **Confirm the benefit start date and type of benefit** you discussed with your advisor (e.g., your own, spousal, or survivor benefits).
- ☐ **Confirm your tax withholding elections** as discussed with your advisor or tax professional.

COMPLETE YOUR APPLICATION

- ☐ **Create or log into your account** at SSA.gov to file for benefits.
- ☐ **Review your earnings history** in your "my Social Security" account to confirm it appears accurate over the years.
- ☐ **Begin your application online through SSA.gov** or schedule a phone or in-person appointment, if needed.
- ☐ **Review your application** before submitting it to ensure it is accurate.
- ☐ **Notify your financial advisor or tax professional** once your benefits begin so they can help coordinate your overall financial plan.

WATCH FOR IMPORTANT NOTICES

- ☐ **Monitor your mail and online account** for updates or requests for additional information.
- ☐ **Review your first benefit payment and direct deposit** to confirm they are correct. Your first payment may arrive approximately one month after your chosen start date.
- ☐ **Be cautious of common scams** involving unsolicited phone calls, emails, or text messages claiming to be from the Social Security Administration.

KEEP RECORDS

- ☐ **Keep copies of your application,** benefit estimates, tax withholding elections, and any correspondence from the Social Security Administration.

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ABOUT STRATEGIC WEALTH DESIGN

At Strategic Wealth Design, we recognize that most people have two primary financial goals: Financial Security (you'll be okay no matter what happens) and Financial Freedom (enough net worth that you don't have to work if you don't want to). However, work, family, and social obligations often make it difficult to find time to plan for the future you want. That is why we serve busy families, small business owners and professionals who are looking for financial guidance and coaching, so they can focus on living their lives and running their businesses.

Our approach starts with listening and understanding your goals, dreams, and concerns. Then we get to work and help you:

- Get financially organized
- Protect your income and wealth
- Gain tax efficiencies
- Reduce financial waste
- Save and invest more

Using a Comprehensive Financial Planning process, we help you create a plan that addresses all aspects of your financial life, from protection and cash flow to retirement savings and taxes.

Advisory services are offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Strategic Wealth Design and Cambridge are not affiliated.

Mahesh Odhrani, CFP®, ChFC®, AIF®, CPFA®
8675 S Eastern Avenue Las Vegas, NV 89123
info@strategicwd.com | 7029077444 | www.strategicwd.com