

What is NSSA®?

The NSSA® certification promotes advanced Social Security training and education, teaching advisors how to effectively integrate Social Security benefits into holistic retirement planning. It's a nationally recognized certification program that helps provide strategic advice to maximize Social Security benefits in retirement.

The Social Security program is continually going through government and regulatory changes, and it takes an educated financial advisor to keep up. The need for a financial advisor certified through the National Social Security Advisors® program is more critical than ever. We can help you make the right choices as you prepare for retirement and discover your Social Security options. Avoid the risk of making costly errors on your Social Security application; instead, let us take a holistic view of your entire retirement and financial plan, and find the best way to incorporate your Social Security benefits.



Derrick Girard
CFP®, AIF®, NSSA®
Vice President

dgirard@investmentsolutionsmn.com



About Derrick

Derrick Girard grew up moving around the world as the son of a father in The United States Army. After his father's retirement, they moved to a small town in central Minnesota. Upon completing high school, he joined the United States Air Force Reserves as a Fuels Specialist and went to school at Minnesota State Mankato. During his time in college, he was activated during Operation Enduring Freedom and Operation Iraqi Freedom. He graduated with a Business Management degree and a Financial Planning Minor and began his career as a Financial Advisor right away.

In Derrick's distinguished career in the Financial Services Industry, he has held positions as a Financial Advisor, as a Regional and National Leader and even the owner of his own firm. Derrick missed working directly with clients and made the decision to return to his first passion, Financial Planning. As a CERTIFIED FINANCIAL PLANNER™ professional, Derrick works extremely hard to find the right opportunities to help clients better themselves financially. Along with the responsibilities Derrick has to his clients as a CFP®, he also has the strict standards and continuing education requirements as a Registered Principal.

Anyone who has ever met Derrick, as a client or not will recognize that he doesn't take himself too serious, but does take the responsibility he has to clients very serious. Derrick makes himself available to clients in numerous states, but works primarily in Roundbank locations.

Investment Solutions

1100 1st St NE | New Prague, MN 56071 | 952-758-7526

3380 Vermillion River Trail | Farmington, MN 55024 | 651-463-8300

200 2nd Street NE | Waseca, MN 56093 | 507-835-4220

investmentsolutionsmn.com

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**START HAVING
A DIFFERENT
CONVERSATION**

*The importance of
Security Security planning
in retirement*

Investment Solutions

Social Security is the largest source of income for most elderly Americans today, but it was never intended to be the only source of income upon retirement.

You will also need other sources such as savings, investments, pensions or retirement accounts to make sure you have enough money to help live more comfortably when you retire. Most future retirees do not understand the options with Social Security and the rules can be intimidating. As an advisor certified through the National Social Security Advisors® program, Derrick Girard and Investment Solutions can empower you to take control and maximize your Social Security benefits.

85% of recent retirees experience health problems sooner than expected ⁽²⁾

Social Security typically replaces about **40%** of an average wage earner's income after retiring. ⁽¹⁾

75% of future retirees worry about the Social Security program running out of funding in their lifetime ⁽²⁾

70% of future retirees are somewhat/not at all confident in Social Security knowledge ⁽²⁾

Only **17%** of clients work with a financial advisor who provides Social Security advice ⁽²⁾

Only **3%** of those retiring plan on asking an advisor about social security benefits. ⁽²⁾

(1) Social Security Administration (check source?)

(2) The Nationwide Retirement Institute Consumer Social Security PR Study, July 2015, Conducted by Harris Poll



The Importance of Social Security Planning

Every financial advisor can tell you how to save for retirement, but how or why do you change your focus from accumulation to distribution? At Investment Solutions, it's our job to make sure you don't wait until retirement to think about your income needs. Your plan should have a clear vision of how to help ensure a successful financially stable retirement, without the catch phrases and buzz words that we hear so often.

The most important aspect of a successful retirement is continuity. Many risks exist in retirement that don't exist in your accumulation years. Many questions arise that need to be asked prior to retirement, not after or during. Market gains and losses in retirement can have a tremendous impact on a portfolio. Ensuring these are planned and prepared for is critical for a smooth retirement.

Are you ready to have a different conversation?

Accumulation followed by distribution is an important transition in retirement planning, and Social Security is a big part of that. If you're a pre-retiree, it's time to start having a different conversation...without a sales pitch.

As you look ahead to retirement and how Social Security fits in, you may be wondering:

- What is the best strategy to claim Social Security benefits?
- What amount can I expect from Social Security?
- How much can I earn while receiving Social Security benefits?
- What's the earliest age I can start receiving Social Security?
- What are my options for spousal benefits?
- Is there anything I can do to increase my Social Security benefits?
- What are my options for divorced-spouse benefits?
- How do Social Security benefits integrate with my government pension?
- What is the full retirement age?
- What part do Social Security benefits play in my overall retirement plan?
- How will Social Security benefits impact my other investments and income?

