

YOUR HOMETOWN ENQUIRER

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From left: Jim Blair and Marc Kiner, partners in Premier Social Security Consulting. (Photo Provided)

With closure of Social Security offices nationwide, the need for NSSA advisers grows

Social Security Administration offices nationwide are closed due to the coronavirus, emphasizing the need for advisers competent in the Social Security program to help workers maximize Social Security, say two Cincinnati-area Social Security education experts.

Marc Kiner, partner at Premier Social Security Consulting, said folks preparing for retirement seek competent Social Security advice.

“While it’s unsettling that all Social Security offices are closed,” said Kiner, “this is an excellent opportunity for advisers to learn more about the Social Security program and own their own Social Security Help Centers (SSHC).”

The SSHC is a revolutionary lead generation tool Premier offers to advisers that results in additional clients and revenues, he said.

To use the Social Security Help Centers tool, financial advisers, insurance agents, CPAs, attorneys, or enrolled agents must be educated and knowledgeable about the Social Security program.

Premier teaches the National Social Security Advisor (NSSA) certificate program to advisors so they can in turn counsel clients on how to maximize Social Security benefits.

Every day, 10,000 people in the U.S. turn 65 years old.

“Folks close to retirement this year will be googling questions on Social Security,” Kiner said. He was a CPA for 35 years and sold his firm to form Premier in 2012. “We purchased the SSHC tool so our NSSA advisers can use it to help promote their knowledge and competency in this area. Prospects will also receive a free retirement planning book.”

Kiner and business partner Jim Blair coined the phrase “Situational Social Security” because everyone has a unique Social Security situation that

warrants scrutiny in order to create the optimal plan to maximize benefits.

Blair spent 35 years working as a Social Security Administration employee and SSA branch office manager.

Whether a person is single, married, divorced, widowed, has dependent children or is a public employee can determine which plan is optimal, Kiner said. “No matter what situation our NSSA advisers come across with their clients, we can help.”

“The Social Security scenario for older workers is complicated by the fact that staff at Social Security Administration offices do not counsel or give advice,” Blair said. “They will generally only take your application and answer simple questions. It’s up to each individual to ultimately do the research and decide when and how to access Social Security. That’s where NSSA comes in.”

People work their entire adult lives and deserve to retire with the maximum amount of Social Security benefits due to them, Blair said.

“Yet it’s estimated that 90 percent of retirees claim Social Security too soon or fail to coordinate spousal benefits, which can leave up to \$200,000 on the table over the course of a 20-year or even longer retirement, NSSA can help advisors make sure retirees reduce the chance of folks outliving their money.”

For information about Premier Social Security Consulting, visit www.premiersocialsecurityconsulting.com. To learn about the National Social Security Advisor certificate program and a listing of services and prices, visit www.nationalsocialsecurityassociation.com or www.premiernssa.com or call Kiner at (513) 218-8505.

Melinda Zemper, Oak Tree Communications Due to the COVID-19 pandemic,