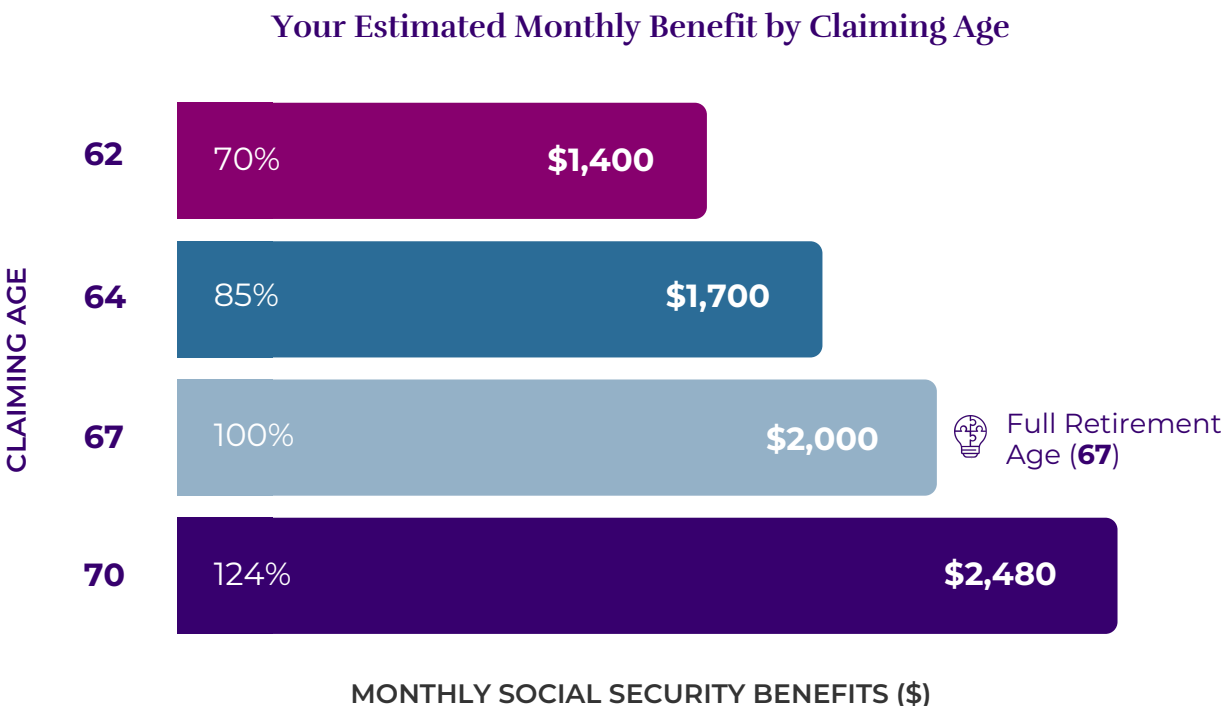
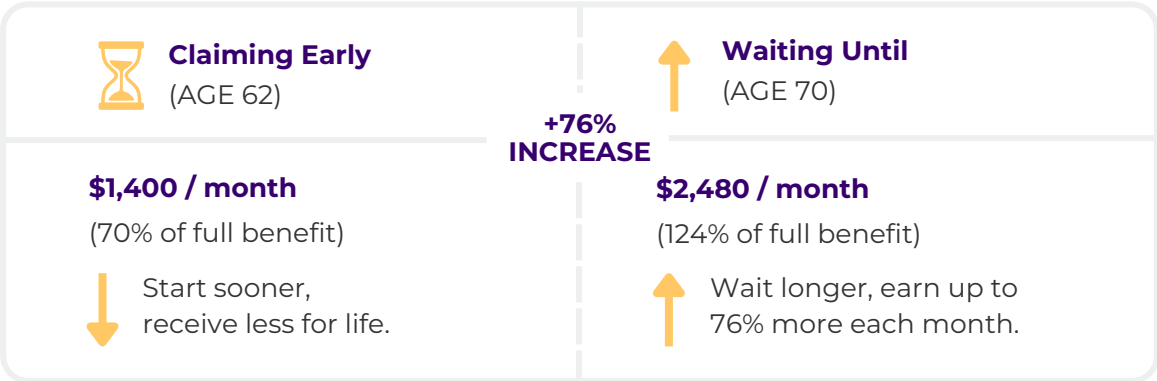


How Your Social Security Benefits Change by Age

Your claiming age matters. Understand how each year you wait can increase your monthly benefit and long-term financial confidence.



Quick Comparison: Claiming Early VS. Waiting Longer



Estimates based on Social Security Administration data. Actual benefits vary by income and work history.



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Cetera Planning Partners ("CPP") operates as a doing business as name of The Retirement Planning Group, LLC ("TRPG"), a registered investment adviser registered with the U.S. Securities and Exchange Commission. TRPG is the investment adviser of record and is solely responsible for providing advisory services to clients.

Avantax Planning Partners, Inc. ("APP") is a separate registered investment adviser and currently operates independently of TRPG.

On or about September 30, 2026, APP is expected to enter into an agreement with TRPG pursuant to which APP would assign its advisor contracts to TRPG. This transaction has not yet occurred and remains subject to required approvals and, where applicable, client consent. Upon completion of the transaction, the combined advisory business is expected to operate under the Cetera Planning Partners name. Until such time, advisory services continue to be provided by the client's existing investment adviser.

Any reference to combined assets under management ("AUM") on this page reflects the aggregate AUM of TRPG and APP, affiliated registered investment advisers under common ownership, presented on a non integrated, pro forma basis for informational purposes only. TRPG and APP are currently operated as separate registered investment advisers, and the combined AUM does not represent assets managed by a single advisory firm. Learn more about our firm's background and Investment Professionals on FINRA's BrokerCheck.