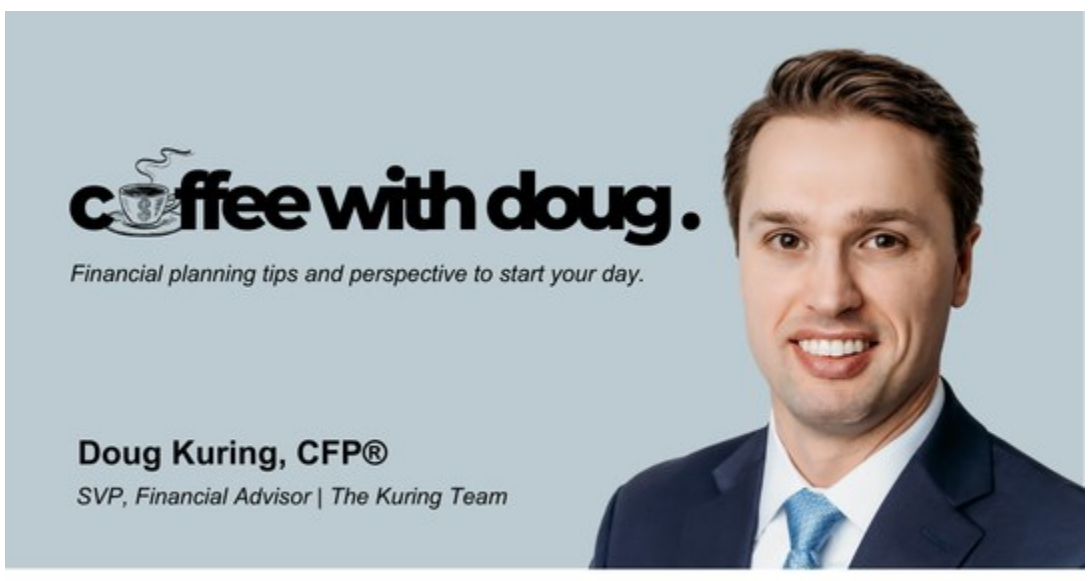
Wealth Enhancement®



Hi {Firstname},

The Social Security Administration (SSA) recently rolled out stricter identity verification policies in an effort to cut down on fraud. While that's a good goal, these changes could create new challenges for some retirees and beneficiaries.

As of **April 14, 2025**, anyone applying for Retirement, Survivors, or Auxiliary (spouse or child) benefits—or making changes to their direct deposit—must verify their identity either online through a *my Social Security* account or in person at a Social Security office. Most of these services are no longer available over the phone.

There are some exceptions: Medicare, Disability, and SSI applications can still be handled by phone, and extreme situations like terminal illness or prisoner pre-release won't require in-person ID proofing.

Why it matters

If you've been handling things by phone or don't live near an SSA office, this could add a layer of difficulty—especially for those who aren't comfortable with technology or face mobility issues.

Here's what to do now

Set up your online account at ssa.gov/myaccount. It's secure, efficient, and the best way to manage benefits going forward.

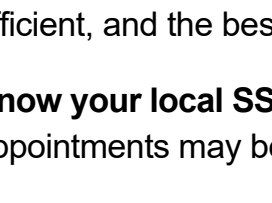
Know your local SSA office. If you need to go in person, be prepared—appointments may be limited, and you'll need proper ID.

Two additional things to keep in mind

1. **Name mismatches can cause delays.** If your name doesn't exactly match what's on file with the SSA (think hyphens, missing middle initials, etc.), it could flag an ID issue. Make sure your documentation is consistent across accounts.
2. **Plan ahead for loved ones.** If you assist aging parents or other family members with their finances, they may need help navigating these changes. Now's a good time to walk through their my Social Security setup or talk about a plan if they need to visit an office.

If this feels like a lot to keep track of, don't worry—we're here to help guide you through it. These types of administrative changes are exactly why planning ahead matters.

Please let us know how we can support you.



upcoming EVENTS

Apr 30

DAY OF SERVICE FOOD DRIVE 9AM - 3 PM

Join us for an Open House event to collect food for The Daily Bread, a local food bank in Danbury. More info to come!
If you can't make it, but still want to donate, use the link below.

Donate Here

2025-7354



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