



WEALTH MANAGEMENT, INC.

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***Trendlines* – Jim Butler, CFP®, AIF®**
Videre Wealth Management, Inc.
March 8, 2019

1. The window for filing a restricted application for SS benefits is narrowing in 2019. Specifically, if you attain full retirement age (normally 66) this year, you still have the option of filing a “restricted application” to receive ½ of your spousal benefits. The “restricted application” is for a higher income earner (***who was born before Jan 2, 1954***) to receive a 50% spousal benefit as long as that spouse has started receiving benefits. That higher income earner accrues their benefit and can file for their higher benefit at some future date (but logically not past age 70). [Click here](#) for an article on the subject.
2. How would you like to feel young again? [Here](#) we have another great graphic from the Visual Capitalist that talks about some generational differences. So the Gen Z group was born between 1995 and 2015 and make up about 24% of the US population. 98% of Gen Z’s own a smartphone, tend to savers (versus spenders) and aspire to be financially stable in the future. Which generation represents the largest percentage of the US population? (Gen X = 82 million or about 27% of the total. (If this does NOT make you feel young then you are very likely in the baby boom generation – like me. Oh well ...))
3. On a different note, [this article](#) is titled – ***10 Myths About Frozen Food You Need to Stop Believing*** – and that is about all you need for an introduction. Chances are you will learn a few new things regardless if you freeze foods or not. (If you search for “Reader’s Digest 10 Myths About Frozen Foods” you will come to the article.)