



New Platform Promises ‘Near-Perfect’ Social Security Planning

The RSSA Roadmap will be a powerful tool in the hands of financial planners, Martha Shedden says.

By John Manganaro

The National Association of Registered Social Security Analysts has launched a new fintech platform called the [RSSA Roadmap](#), designed to provide consumers and retirement advisors with live support and other tech-based resources to allow “near-perfect Social Security retirement planning.”

Speaking about the launch with ThinkAdvisor, the organization’s president, Martha Shedden, said the new tool — a cloud-based, advisory-supported Social Security optimization planning solution — makes it easy for individuals to visualize their available claiming options and to get expert help when they have questions.

Why it matters: Whether consumers meet with an individual registered Social Security analyst to discuss retirement planning and their overall goals, or purchase the RSSA Roadmap themselves, they will have the collective support and expertise of the association’s team when analyzing their best claiming decisions, Shedden said.

“The fact is that most Americans pay into the Social Security system their entire working life without giving the benefits they will receive much thought or planning,” Shedden said.

“By using the RSSA Roadmap, consumers will discover what their claiming strategy options are and also learn which of the over 2,700 Social Security rules apply to their situation, what the difference is between a spousal benefit and a survivor benefit, what their [full retirement age] is, and how their [primary insurance amount] is calculated,” she explained.

What to know:

- The planning tool is built around a proprietary RSSA heatmap designed to visually guide users through the benefit claiming process.
- The platform allows individuals (and spouses) to securely upload their historical earnings records from ssa.gov.
- Marital status, disability, dependents, future earnings, maximum life expectancy and pensions are used to evaluate the hundreds of thousands of possible claiming strategies for each user.
- Other features include a primary insurance amount calculator, a personalized benefit break-even chart, live support from a registered analyst, downloadable reporting and educational workshops.

What they're saying: Shedden said the tool should effectively “fill the gap” between the public resources made available on the Social Security Administration’s website and what retirees need to feel confident in their claiming decisions.

It will also be a powerful tool in the hands of financial planners, she said, giving them another way to support their clients in the transition to retirement.

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