Social Security

Options to help you maximize your benefits

This material should be regarded as educational information on Social Security and is not intended to provide specific advice. If you have questions regarding your particular situation, you should contact the Social Security Administration and/or your legal or tax advisors.

DISCLAIMER

This seminar presentation and all materials are intended to educate ***and are provided for informational purposes only***. The materials and the comments made by the presenter do not constitute legal advice and may not be relied upon in any particular fact pattern. The seminar host, presenter, their employers and employees do not assume any responsibility for any reliance on the information presented in association with this seminar. Each seminar attendee should independently verify all statements made in this seminar and seek independent advice before using any seminar information.

Representations made in this presentation are for educational purposes only and should not replace an individuals need for personal research or comparisons.

THIS EVENT IS NOT AFFILIATED WITH THE U.S. GOVERNMENT OR ANY GOVERNMENTAL AGENCY.

Again, you are encouraged to refer to the Social Security Administration at (www.socialsecurity.gov) or Center for Medicare/Medicaid Services (www.medicare.gov) for guidance with your individual situation.

Today’s agenda

- **Social Security essentials**
- **Benefits and options**
- **Retirement Strategies to consider**
- **Next steps: Periodic Reviews With Your Financial Specialist**

Ding Dong! The WEP is dead. Which old WEP? The Wicked WEP!

Ding Dong! The Wicked WEP is dead.

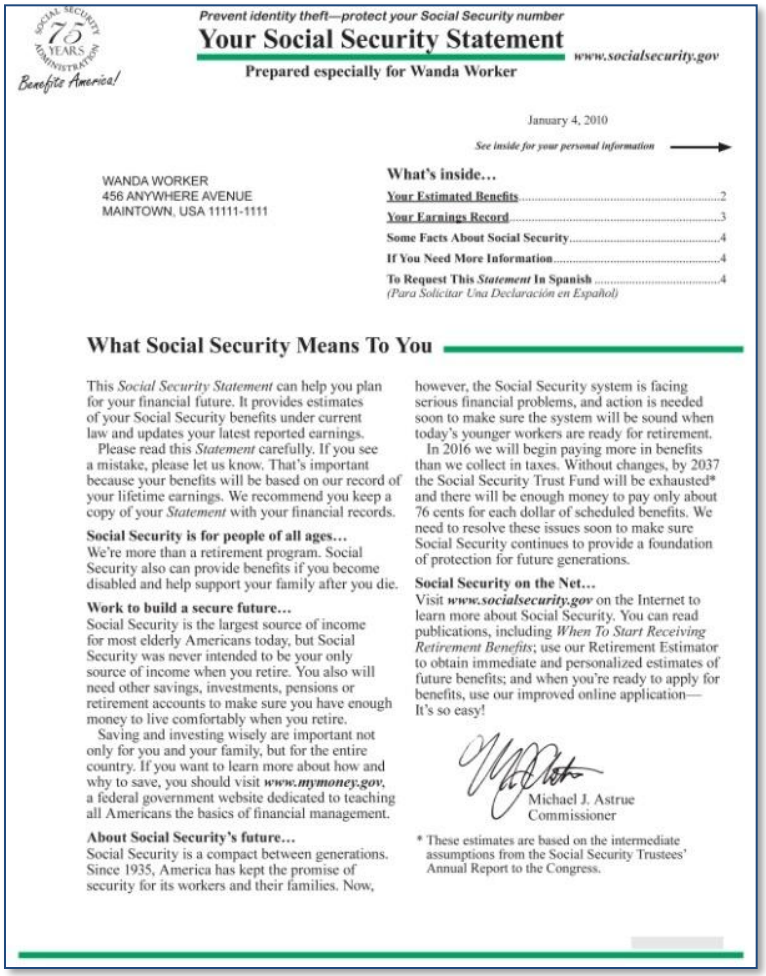
Wake up – you sleepy head, rub your eyes, get out of bed.
Wake up, the Wicked WEP is dead. It's gone with the GPO,
Below - below - below. Yo-ho, let's open up and sing and ring the bells out.
Ding Dong' the merry-oh, sing it high, sing it low. Let them know
The Wicked WEP is dead!

What the Social Security Fairness Act means to City Employees

The Social Security Fairness Act that was passed and signed into law on January 5, 2025 removes the impediments for all government employees and allows them to receive their full Social Security benefits. The **Windfall Elimination Provision (WEP**) reduced the benefits of people that receive a pension or annuity based on work that was not covered by Social Security FICA tax withholding, whether from a Defined Benefit (DB) or Defined Contribution (DC) retirement system. This reduction amounted to an approximate 50% reduction for most government employees with a maximum reduction for 2025 of $613 in monthly retirement benefits payable on their own Social Security record and based on their earnings and the FICA taxes that they paid.

The **Government Pension Offset (GPO) provision** affected any benefits that you would be entitled to on a spouse's, ex-spouse's, or deceased spouse's Social Security record by reducing or eliminating that benefit. SSA would use 2/3's of the value of the monthly non-covered pension to reduce or offset the Spousal Social Security benefit, which in most instances completely eliminated the Social Security payment.

The Social Security Statement



Prevent identity theft—protect your Social Security number

Your Social Security Statement

www.socialsecurity.gov

Prepared especially for Wanda Worker

January 4, 2010

See inside for your personal information

WANDA WORKER
456 ANYWHERE AVENUE
MAINTOWN, USA 11111-1111

What's inside…

Your Estimated Benefits 2
Your Earnings Record 3
Some Facts About Social Security 4
If You Need More Information 4
To Request This *Statement* In Spanish 4
(Para Solicitar Una Declaración en Español)

What Social Security Means To You

This *Social Security Statement* can help you plan for your financial future. It provides estimates of your Social Security benefits under current law and updates your latest reported earnings.

Please read this *Statement* carefully. If you see a mistake, please let us know. That's important because your benefits will be based on our record of your lifetime earnings. We recommend you keep a copy of your *Statement* with your financial records.

Social Security is for people of all ages…
We're more than a retirement program. Social Security also can provide benefits if you become disabled and help support your family after you die.

Work to build a secure future…
Social Security is the largest source of income for most elderly Americans today, but Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

Saving and investing wisely are important not only for you and your family, but for the entire country. If you want to learn more about how and why to save, you should visit ***www.mymoney.gov***, a federal government website dedicated to teaching all Americans the basics of financial management.

About Social Security's future…
Social Security is a compact between generations. Since 1935, America has kept the promise of security for its workers and their families. Now, however, the Social Security system is facing serious financial problems, and action is needed soon to make sure the system will be sound when today's younger workers are ready for retirement.

In 2016 we will begin paying more in benefits than we collect in taxes. Without changes, by 2037 the Social Security Trust Fund will be exhausted* and there will be enough money to pay only about 76 cents for each dollar of scheduled benefits. We need to resolve these issues soon to make sure Social Security continues to provide a foundation of protection for future generations.

Social Security on the Net…
Visit ***www.socialsecurity.gov*** on the Internet to learn more about Social Security. You can read publications, including *When To Start Receiving Retirement Benefits*; use our Retirement Estimator to obtain immediate and personalized estimates of future benefits; and when you're ready to apply for benefits, use our improved online application—It's so easy!

Michael J. Astrue
Commissioner

* These estimates are based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress.

- **The *Statement* provides you with valuable information about your insured status and estimates of your monthly Social Security benefits, and**
- **The *Statement* allows you to check your earnings history for accuracy**

Social Security eligibility and sustainability

Eligibility

- Requirements include having 40 Credits from wages that were subject to Social Security payroll taxes (Credits do not need to be earned consecutively)
- Must be 62 or older to begin receiving benefits
- Each $1,890 in FICA covered earnings for 2026 gives you one credit
- You can earn a maximum of 4 credits per year
- To earn 4 credits in 2026 you must have at least $7560 in FICA covered earnings

Sustainability

- Trust fund assets are invested in special issue U.S. bonds backed by the full faith and credit of the U.S. government
- By 2034, payroll taxes collected will pay approximately 81% of benefits owed

Source: 2024 OASDI Trustees Report

Social Security terms

Full Retirement Age (FRA)

is the age when you are entitled to receive your full Primary Insurance Amount (PIA)

DETERMINING FRA

If you were born in:	Full retirement age
1943–1954	66
1955	66 + 2 mos.
1956	66 + 2 mos.
1957	66 + 6 mos.
1958	66 + 8 mos.
1959	66 + 10 mos.
1960 or later	67

Primary Insurance Amount (PIA)

CALCULATING PIA

Your Highest 35 years of FICA earnings
divided by
420 Months
multiplied by
Benefit formula
(90% / 32% / 15%)
=
Primary Insurance Amount At FRA

Collect Social Security before FRA and you'll receive a reduced benefit, but for a longer period of time.

Source: Social Security Administration.

How Social Security Determines Your Benefit

Social Security benefits are based on FICA earnings

- Step 1 -Your wages are adjusted for changes in wage levels over time
- Step 2 -Find the monthly average of your 35 highest earnings years
- Step 3 -Result is "Average Indexed Monthly Earnings"

2026 Retirement Benefit Computation Example

If your "Average Indexed Monthly Earnings" are		=	**$8,000**
Then your monthly benefit would be		=	**$3,263**
90% of First	**$1,286**	=	**$1,157.40**
32% of Earnings over $1,286 through $7,749	**$6,463**	=	**$2,068.10**
($7,749 -$1,286 = $6,463)			
15% of Earnings over $7,749	**$251**	=	**$37.60**
	$8,000		**$3,263**

When Should You Draw Benefits?

			Benefits at age 62	
Year of Birth	Full (Normal) Retirement Age	Month Between Age 62 and Full Retirement Age	The Retirement Benefit is Reduced By	The Spouse's Benefit Is Reduced By
1943 – 1954	66	48	25%	30%
1955	66 and 2 months	50	25.83%	30.83%
1956	66 and 4 months	52	26.67%	31.67%
1957	66 and 6 months	54	27.50%	32.50%
1958	66 and 8 months	56	28.33%	33.33%
1959	66 and 10 months	58	29.17%	34.17%
1960 & later	67	60	30.00%	35.00%

Spousal Benefit

- Spousal benefits are determined by:
- Each spouse's work history (must file for benefits on your own record **FIRST** before any spousal benefits can be calculated)
- The age you are applying for benefits
- The age you are drawing benefits

•*Spousal benefit is 50% of the higher earner's unreduced Primary Insurance Amount (PIA) at the spouse's full retirement age.*

Social Security Administration; Fast Facts & Figures About Social Security.

Divorced Spouse

- Married for **at least 10 full years**
- Reach age 62
- Qualify for benefits under the ex's work history
- Benefit stops upon remarriage
- May restart if subsequent marriage ends
- Eligible for highest benefit among ex-spouses
- Additionally, for Independently Entitled Divorced Spouses
- Divorced at least 2 full years
- Ex does not have to apply first

Social Security Administration; Retirement Planner, October 19, 2024;
http://www.socialsecurity.gov/retire2/yourdivspouse.htm

Social Security and working

Working while taking Social Security may have its drawbacks, but can also be beneficial

When Retiring	Limits	Consequences
Before FRA	$24,480 per year for 2026	For every $2 over the limit, $1 is withheld
Year turning FRA	$65,160 per year for 2026	For every $3 over the limit, $1 is withheld from benefits until the month they reach FRA
After FRA	None	No limit on earnings

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your Full Retirement Age (FRA) to take into account those months in which benefits were withheld.

Source: Social Security Administration, Cost-of-Living Adjustment (COLA) Information for 2025

When You Draw Benefits

- *Your benefit will receive an automatic annual inflation adjustment every December when there is a comparative increase in the CPI.*

Social Security Cost-of-Living Adjustments

Effective Date	Amount
June 1975	8%
June 1976	6.4%
June 1977	5.9%
June 1978	6.5%
June 1979	9.9%
June 1980	14.3%
June 1981	11.2%
June 1982	7.4%
Dec 1983	3.5%
Dec 1984	3.5%
Dec 1985	3.1%
Dec 1986	1.3%
Dec 1987	4.2%
Dec 1988	4%
Dec 1989	4.7%
Dec 1990	5.4%
Dec 1991	3.7%
Dec 1992	3%
Dec 1993	2.6%
Dec 1994	2.8%
Dec 1995	2.6%
Dec 1996	2.9%
Dec 1997	2.1%
Dec 1998	1.3%
Dec 1999	2.5%
Dec 2000	3.5%

Effective Date	Amount
Dec 2001	2.6%
Dec 2002	1.4%
Dec 2003	2.1%
Dec 2004	2.7%
Dec 2005	4.1%
Dec 2006	3.3%
Dec 2007	2.3%
Dec 2008	5.8%
Dec 2009	0%
Dec 2010	0%
Dec 2011	3.6%
Dec 2012	1.7%
Dec 2013	1.5%
Dec 2014	1.7%
Dec 2015	0%
Dec 2016	0.3%
Dec 2017	2.0%
Dec 2018	2.8%
Dec 2019	1.6%
Dec 2020	1.3%
Dec 2021	5.9%
Dec 2022	8.7%
Dec 2023	3.2%
Dec 2024	2.5%
Dec 2025	**2.8 %**

Making A Decision On When To Retire

Retirement Benefits

If you collect early, your benefits are reduced

PERCENTAGE OF RETIREMENT BENEFITS (Approximation)

Client age	62	63	64	65	66	67
Percentage of benefits for person whose Full Retirement Age (FRA) is 66	75%	81.2%	87.5%	93.7%	**100% FRA**	(N/A)
Percentage of benefits for person whose Full Retirement Age (FRA) is 67	70%	75%	80%	86.67%	93.33%	**100% FRA**

You can collect a HIGHER monthly benefit by waiting until FRA.

Source: Social Security Administration, 2023.

Social Security by the numbers

In 2024, an average of almost 68 million Americans per month received a Social Security benefit, totaling about $1.5 trillion dollars in benefits paid during the year.[1]

SO, WHO'S TAKING THEIR BENEFITS WHEN?[2]

35% of men and **38%** of women	take benefits at	AGE **62-64**
56% of men and **52%** of women	take benefits at	AGE **65-69**
9% of men and **10%** of women	take benefits at	AGE **70+**

Delaying benefits beyond FRA could result in an 8% increase year over year until age 70

[1] Social Security Administration, Monthly Statistical Snapshot, June 2024.
[2] Social Security Administration Annual Statistical Supplement, 2024.

Thinking Of Retiring?

I Hope I Claimed At The Right Time!

Since everyone's situation is different, workers need to make an informed decision based on their individual and family circumstances

Retirement May Be Longer Than You Think

Most people underestimate their life expectancy.

One out of four 65-year-olds will live past age 90 and

One out of ten will live past age 95.

U.S. Life Expectancy for 62 years old today

	Men	Women
	Yrs. / Mos.	Yrs. / Mos.
U.S. Population	81 / 9	84 / 7
White	78 / 9	82 / 1
African American	75 / 8	80 / 1
Hispanic	83 / 5	86 / 5
Asian	85 / 7	87 / 6
American Indian	79 / 8	82 / 8

NOTES: Life expectancies for 2022 were revised using updated CDC data; therefore, figures may differ from those previously published. Access data table for Figure 1 at: http://www.cdc.gov/nchs/data/databriefs/db267_table.pdf#1.
SOURCE: NCHS, National Vital Statistics System, Mortality

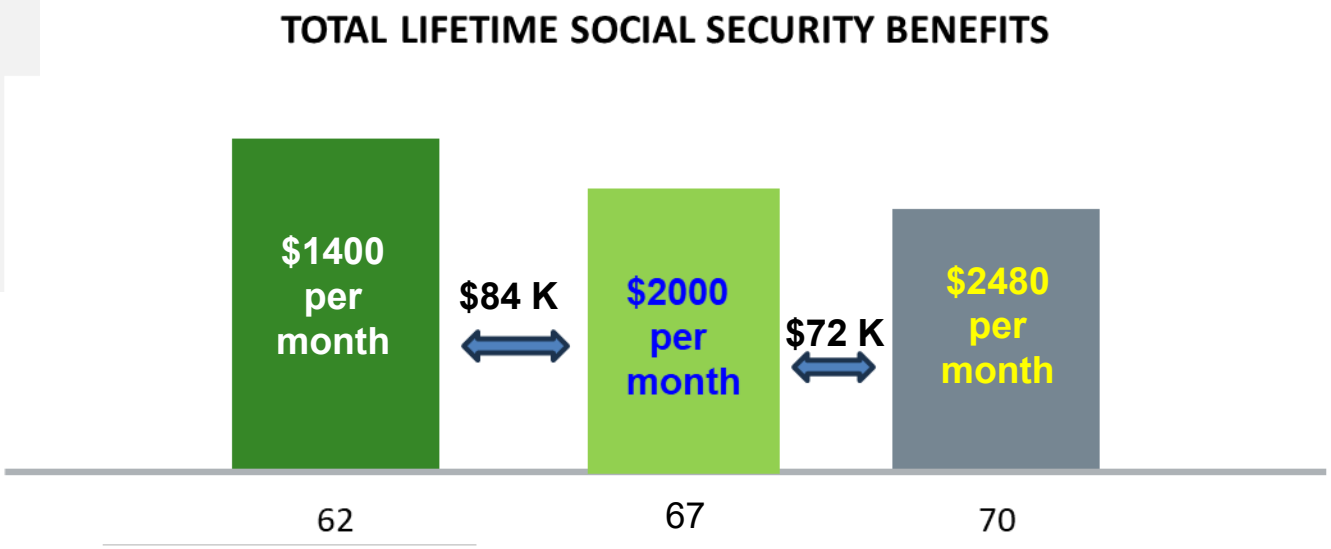
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Centers for Disease Control and Prevention
National Center for Health Statistics

Opportunities to maximize benefits

With shorter life expectations, claiming early may maximize benefits

HYPOTHETICAL EXAMPLE

Carter, Age 62
FRA: 67
Pia*: $2000
Life expectancy: 80



The benefits received between age 62 and FRA total $84,000. If you wait until age 67, it will take 140 months or 11 years and 8 months to get back $84,000 and break even.

The benefits received between age 67 and 70 total $72,000. If you wait until age 70 to get Delayed Retirement Credits (DRC's = 8% per year) it will take 150 months or 12 years and 6 months to get back $72,000 and break even.

The question then becomes – **"HOW LUCKY DO I FEEL!"**

Spousal benefits

If you are married and collect early, your spousal benefits are reduced

PERCENTAGE OF SPOUSAL BENEFITS

Client age	62	63	64	65	66	67
Percentage of spousal benefits for person whose Full Retirement Age (FRA) is 66	35.2%	37.9%	42%	46.1%	**50.0% FRA**	(N/A)
Percentage of spousal benefits for person whose Full Retirement Age (FRA) is 67	32.7%	35.2%	37.9%	42%	46.1%	**50.0% FRA**

Spouse can collect more by waiting until FRA.

Source: Social Security Administration, 2023.

Maximizing spousal benefits

When filing for benefits, a person's age can make a difference

ABOUT OUR COUPLE

Bob	Mary
FRA: 66 PIA*: $2,600	FRA: 67 PIA: $800

Scenario 1:
Files at FRA (67) for full benefit and is eligible for a spousal benefit.

Scenario 2:
Files at age 62 and is entitled to a reduced benefit and a reduced spousal benefit.

Scenario 3:
Files at age 62 and is only entitled to a reduced spousal benefit.

Scenario 4:
Files at age 62 and is only entitled to a reduced benefit.

Opportunities to maximize benefits

With shorter life expectations, claiming early may maximize benefits

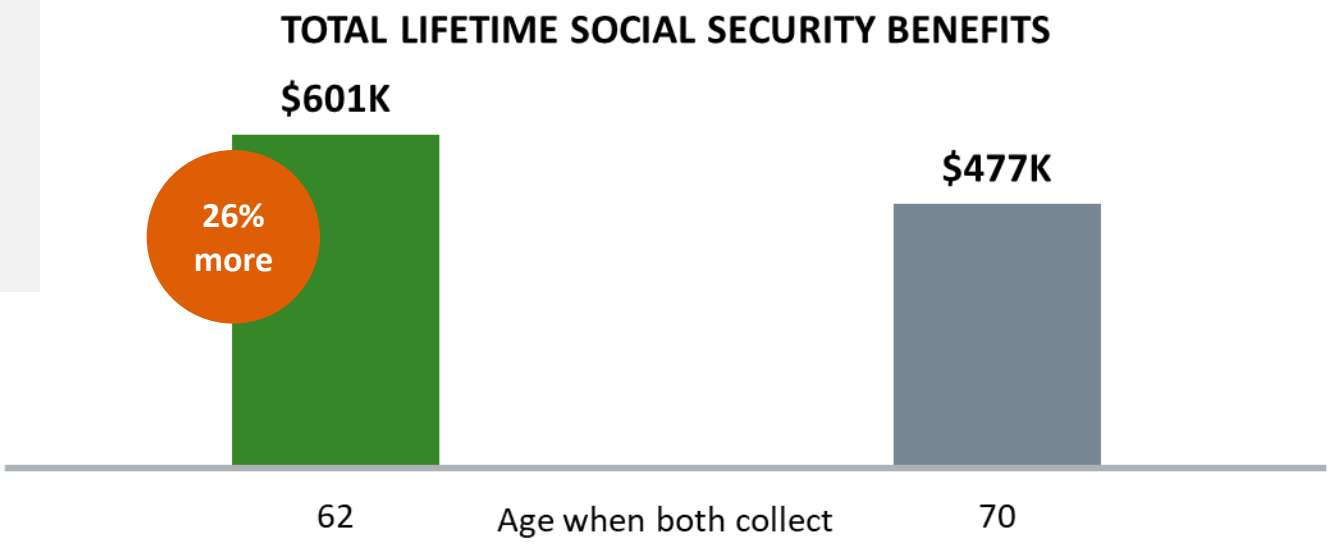
HYPOTHETICAL EXAMPLE

Carter, Age 61

FRA: 66
Life expectancy: 77

Laura, Age 59

FRA: 66
Life expectancy: 76



By claiming early, the couple would be able to increase their lifetime benefits by $123,000.

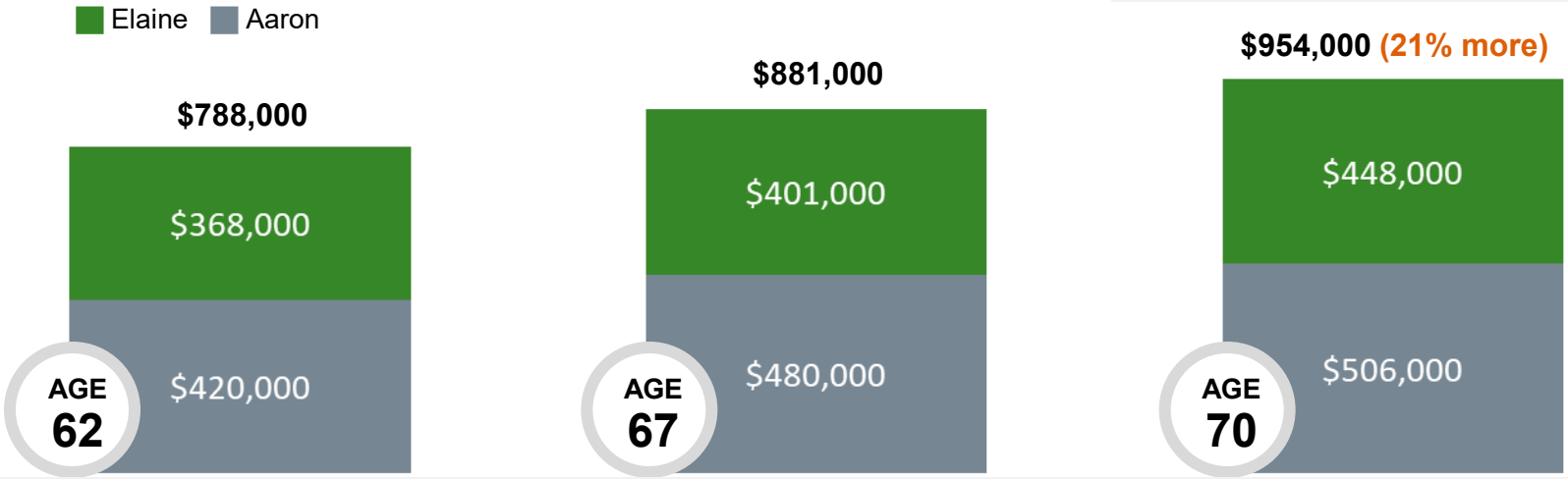
Maximizing couples' benefits strategy

Delaying lifetime Social Security survivor benefits

ABOUT OUR COUPLE
Hypothetical example

Aaron	Elaine
Age: 62	Age: 62
FRA: 67	FRA: 67
Life expectancy: 87	Life expectancy: 95

TOTAL LIFETIME BENEFITS BASED ON AGE AT WHICH AARON COLLECTS



Aaron waiting until age 70 would increase the couple's lifetime benefits and Elaine's survivor benefits if she outlives Aaron.

This example assumes both individuals reach age 62 in 2024 and retire in the same year. The hypothetical example is calculated based on data and methodology published by the Social Security Administration as of September 2024. All benefits are calculated in today's dollar and before tax. The actual benefit would be adjusted for inflation and might be subject to income tax. Lifetime benefits are based on life expectancy of 87 and 95 for Aaron and Elaine, respectively. The lifetime number is sensitive to, and would change with, the life expectancy assumption. The lifetime benefit amounts include individual retirement benefits and survivor benefits.

Take stock of your funding sources

Use your sources of dependable income to cover health care and other essential expenses

Reliable income sources
e.g., pension plan, Social Security, annuities

Cover

Essential expenses
Food, clothing, shelter, health care

Other income sources
e.g., mutual funds, stocks/bonds, CDs, IRAs, 401ks

Cover gaps first

Then fund

Discretionary expenses
Travel, entertainment, memberships

For illustrative purposes only.

Special Considerations

Your Benefits Can Be Taxable

Provisional Income (PI)

Modified Adjusted Gross Income + ½ Social Security Benefits = **PI**

Percentage of Benefits Subject to Tax	Single Filers' PI	Married Filers' PI
0%	$25,000 or less	$32,000 or less
Up to 50%	$25,000–$34,000	$32,000–$44,000
Up to 85%	Above $34,000	Above $44,000

2025 Update: The One Big Beautiful Bill (OBBB)

In 2025, a new law—the One Big Beautiful Bill (OBBB)—introduced a temporary deduction aimed at reducing federal taxes on Social Security benefits.
This deduction supplements the standard deduction and is available only to taxpayers aged 65 and older:

- **Single filers**: Up to **$6,000** deduction
- **Married filing jointly**: Up to **$12,000** deduction

This deduction phases out for higher-income retirees:

- **Phase-out begins at $75,000** (single) and **$150,000** (joint)
- **Expires after 2028**, unless extended by Congress.

The OBBB deduction is expected to shield Social Security benefits from federal taxes for approximately 88% of retirees, especially those in middle and lower income brackets.

Your Benefits Can Be Taxable

Separate here

Form **W-4V**
(Rev. February 2018)
Department of the Treasury
Internal Revenue Service

Voluntary Withholding Request

(For unemployment compensation and certain Federal Government and other payments.)

► Give this form to your payer. Do not send it to the IRS.

OMB No. 1545-0074

1	Your first name and middle initial	Last name		2 Your social security number
3	Home address (number and street or rural route)	City or town	State	ZIP code
4	Claim or identification number (if any) you use with your payer			

5 ☐ I want federal income tax withheld from my unemployment compensation at a rate of 10% of each payment.

6 I want federal income tax withheld from (a) my social security benefits, (b) my social security equivalent Tier 1 railroad retirement benefits, (c) my Commodity Credit Corporation loans, (d) certain crop disaster payments under the Agricultural Act of 1949 or under Title II of the Disaster Assistance Act of 1988, or (e) dividends and other distributions from Alaska Native Corporations to its shareholders, at the rate of (check one):

7% ☐ **10%** ☐ **12%** ☐ **22%** ☐

7 ☐ I want you to stop withholding federal income tax from my payment(s).

Your signature ► **Date ►**

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 22891V Form **W-4V** (Rev. 2-2018)

Form W-4V is the form used to voluntarily request federal income tax withholding on government paid income such as Social Security benefits.

MEDICARE & Your Options

Traditional Medicare Coverage in 2026

Part A - Hospital Insurance

- Covers most inpatient hospital expenses
- 2026 Deductible: **$1,736** / Benefit Period

Part B - Medical Insurance

- Covers **80%** doctor bills & other outpatient medical expenses after 1st **$283** in approved charges
- 2026 Standard Monthly Premium **$202.90**

Part D - Medicare Prescription Drug Plan

- Covers a major portion of prescription drug costs for Medicare beneficiaries

1-800-MEDICARE (1-800-633-4227)

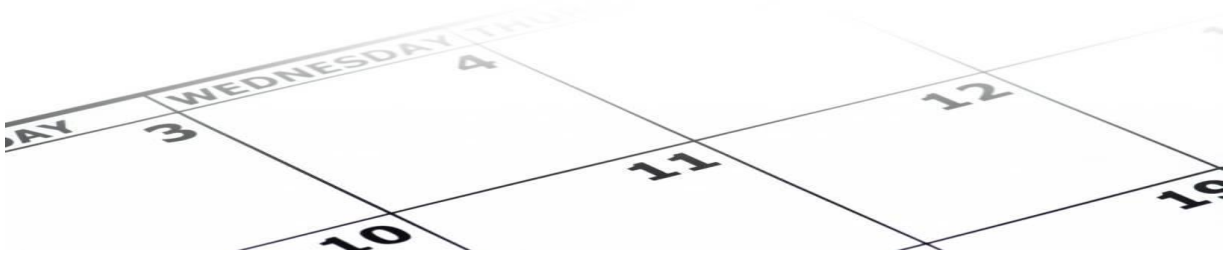
TTY 1-877-486-2048

www.medicare.gov

When Can I Sign Up for Medicare Part B?

Medicare Enrollment Periods:

- **Initial Enrollment Period (IEP) –** 3 months before, the month of and the 3 months after attaining age 65
- **Special Enrollment Period (SEP) –** if still working and covered under an employers Group Health Plan
- **General Enrollment Period (GEP) –** January 1st – March 31st after IEP/SEP but coverage doesn't begin until the first day of the month after you enroll. Plus, you'll pay a 10% penalty for each 12-month period after your IEP/SEP that you did not have coverage.



Medicare Part B and Prescription Drug Coverage Premiums For Higher Income Beneficiaries

- **Higher income beneficiaries will pay higher premiums**
- **Higher income beneficiaries—individuals with income exceeding $106,000 and married couples with income exceeding $212,000**
- **Fewer than 8% of Medicare beneficiaries are affected**
- **Sliding scale to make adjustments—the higher the income, the higher the premium**

If Your Yearly Income in 2024 was		In 2026 You Pay
File Individual Tax Return	File Joint Tax Return	
$106,000 or less	$212,000 or less	**$202.90**
$106,000.01 – $133,000	$212,000.01 – $266,000	**$284.00**
$133,000.01 – $167,000	$266,000.01 – $334,000	**$405.80**
$167,000.01 – $200,000	$334,000.01 – $400,000	**$527.50**
$200,000.01 - $500,000	$400,000.01 - $750,000	**$649.20**
Above $500,000	Above $750,000	**$689.80**

Part C Medicare Advantage (MA) Plans

- Health plan options approved by Medicare
  - Another way to get Medicare coverage
  - Still part of the Medicare program
  - Run by private companies
- Medicare pays amount for each member's care
- May have to use network doctors or hospitals
- Types of plans available may vary
- Still in Medicare with all rights and protections
- Still get Part A and Part B services
- May include prescription drug coverage (Part D)
- May include extra benefits
  - Like vision or dental
- Benefits and cost-sharing may be different

*Must still pay Part B premium

Some plans may pay all or part for you

Some people may be eligible for state assistance

*You may also pay monthly premium to plan

*You pay deductibles/coinsurance/copayments

Different from Original Medicare
Varies from plan to plan

Costs may be higher if out-of-network

- You must live in plan's service area
- You must have Medicare Part A and Part B

Medigap Policies
(Medicare Supplement Insurance)

- Private health insurance for individuals
- Sold by private insurance companies
- Supplement Original Medicare coverage
- Follow federal/state laws that protect you
- Medigap Open Enrollment Period
  - Starts when you are both 65 and signed up for Part B
  - Once started, it cannot be delayed or repeated
- You pay a monthly premium
- Costs vary by plan, company and location
- Medigap insurance companies can only sell a "standardized" Medigap policy
  - Identified in most states by letters
  - MA, MN, and WI standardize their plans differently
- Doesn't work with Medicare Advantage
- No networks except with a Medicare SELECT policy

Medicare	Medicare Supplement Insurance (Medigap) Plans									
Benefits	**A**	**B**	**C**	**D**	**F***	**G**	**K****	**L****	**M**	**N**
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Medicare Part B deductible			100%		100%					
Medicare Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket limit in 2026							**$8,000**	**$4,000**		

* Plan F and G also offers a high-deductible plan in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, deductibles) up to the deductible amount of $2,950 before your policy pays anything.

**For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible ($283 in 2026), the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of $20 for office visits and a $50 copayment for emergency room visits that don't result in an inpatient admission.

Starting January 1, 2020, Medigap plans sold to new people with Medicare won't be allowed to cover the Part B deductible. Because of this, Plans C and F will no longer be available to people new to Medicare starting on January 1, 2020. If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.

Additional information to consider

Online resources

Social Security Administration website

www.ssa.gov

- Calculators
- Applications
- Latest information and process documents
- Social Security updates

www.medicare.gov / www.cms.gov

- Applications
- Health & Drug Plans and Providers
- Latest information and documents
- Medicare updates

Next steps

Meet with your financial representative / retirement planner

Map out a Retirement Strategy	Develop a written plan with milestones	Schedule regular check-ins	Learn how to incorporate Social Security & Medicare into your long-range plans

A NEW DAY.

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