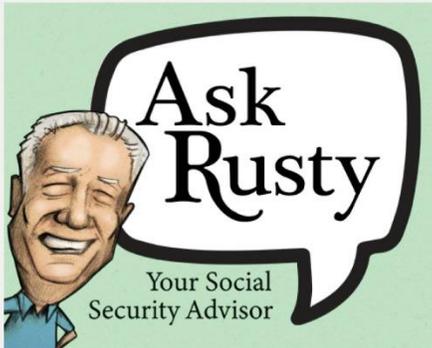


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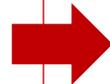
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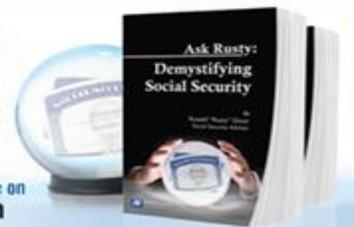
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10/21/22

11am

-

1pm

In-person Event

Everything You Need to Know About Assisted Living with Janice Martin



11/1/22

12pm

-

1:30pm

One More Day Straight Talk - Suicide Prevention chat with SEAC Ramon Colon-Lopez



SEPT 2022



Did you know that there are two types of disability programs available through Social Security? (9/8/22)

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Did you know your Social Security benefit may be affected by an offset by a non-covered pension? (9/22/22)

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SS Myth of the Month:

Social Security Will Fund My Retirement

"Retirement has gone from being a destination to being a journey, requiring careful preparation at all stages of life."

- Gerry Hafer,
AMAC Foundation Executive Director



This article first appeared on Mediaplanet Future of Personal Health

For many folks, retirement is a destination. Thoughts of someday kicking back and reflecting on a career well executed, or a history of meeting the challenges of supporting a family, or the simple satisfaction of being a part of a powerful economic engine, all serve to propel us through our working years toward a target: that next life phase. But dreaming about it is one thing; planning for it is quite another. It's no secret to anyone in today's workforce that the landscape is changing. Conventional retirement benefits like defined-benefit pension plans, now estimated to be available to only 15% of the workforce, are disappearing in favor of defined-contribution plans, leaving retirees on their own to ensure adequate finances to cover those golden years. Personal savings also emerges as a key component of retirement financial planning, as does the decision on when to exit the workforce.

In short, retirement has gone from being a destination to being a journey, requiring careful preparation at all stages of life. Fortunately, one component of retirement income — Social Security — remains consistent in its role of replacing a substantial portion of a family's pre-retirement income. For well over eight decades, Social Security has steadfastly delivered on its pledge to help seniors avoid poverty in their later years, and it remains as a solid piece of the "three-legged stool" on which retirement rests.

This clichéd "three-legged stool" analogy raises a crucial point in retirement planning: Social Security was never intended to completely fund one's post-career financial need. In fact, the program today replaces just 37% of an average worker's pre-retirement earnings. As a result, the decision of when to file for Social Security benefits takes on considerable strategic importance for those aging into eligibility, particularly those who will be relying heavily on that benefit.

Want to read more on these topics?

When to File for Benefits // Will Social Security Be Enough for Retirement?

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