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Social Security expert Laurence Kotlikoff believes at least half, if not 70%, of people claiming Social Security benefits 'are making major mistakes.' ...

How to get good help with claiming Social Security—when and how you claim can be the difference between a decent retirement and a terrible one
A reader wants to know if contributions to a teacher's retirement system will reduce her Social Security benefit and how to avoid that impact.

Ask Bob: How Do I Keep My Retirement Contributions from Reducing My Social Security Benefit?

All the more reason why an employer sponsored retirement plan is one of the most valuable and highly sought-after employee benefits. Having a 401 (k) in place can help recruit quality employees, as ...

Getting the most out of your retirement plan -- for you and your employees

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Making assumptions about your retirement could be a mistake. Here are our top tips and tools to help you plan for the unexpected.

4 unexpected reasons your retirement income could fall short, and what to do about it

Our website has helped millions of people get ready for and apply for Social Security retirement benefits. On our site, you can: · Find the information you need, quickly and easily. · Be better ...

Access Social Security's retirement benefits online

Deciding at what age to start receiving Social Security retirement benefit checks will have lasting lifetime consequences. Here's what you should know first.

How much do you know about claiming Social Security retirement benefits? Take this quiz and find out

By the end of the article, I hope to answer your basic questions about the new Income Allocation planning and how it can benefit you with a more secure retirement. Income Is the Foundation of Your ...

How to Turn Your Retirement Savings into Retirement Income

Before retiring, learn how your Social Security benefits will be taxed at the federal and state levels and what your net after-tax income will be.

Does your state tax social security benefits? Here's why that's crucial to your retirement strategy

With annuities, you have the benefit of mortality credits, sometimes called mortality pooling, which is a calculation based on the annuitants' life expectancy. That calculation stays the same no ...

Clients Are Overlooking Annuities For Retirement Income, Panelists Say

Getting ready for retirement requires consistent saving, prudent investing and successfully avoiding penalties and fees. You can build a nest egg faster if you take advantage of workplace retirement ...

Your Guide to Retirement Planning

Q: A few months after I started receiving my Social Security retirement benefit, my former employer offered to take me back. It's a great offer. Can I withdraw my retirement claim and reapply ...

Social Security: Check the status of your Social Security benefits claim online

Although your service member is who put on the uniform every day, military retirement isn't without perks for military spouses or ways that you can still benefit from the community. And while all ...

Are There Any Military Spouse Retirement Benefits?

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Your article was successfully shared with ... Social Security benefits or private retirement benefits. Here's how the SSA slices and dices its own Social Security benefits data.

The 2021 Retirement and Annuity Interactive Atlas

3. Once claim is approved, receive your retirement benefit through your preferred disbursement account in DAEM and reap the rewards of your hard-earned SSS retirement benefit that you saved ...

Retirement benefit claim application made easier

Review any existing retirement plans to determine if an alternative plan may better serve your company and employees. With many retirement plan choices available to business owners, seeking advice ...

Kingston: Retirement plans to benefit your business and employees

If you would like information about your particular investment needs, please contact a financial professional. Annuity contracts contain exclusions, limitations, reductions of benefits ...

Prudential launches FlexGuard Income indexed variable annuity – a new investment and income strategy with enhanced flexibility and control

Town officials have addressed the issue, approving participation in the 1977 Police Officers and Firefighters Retirement Fund ... certified salary to fund the benefit, while the officer puts ...

New Pal OKs retirement benefit for young officers

Keeping you informed about our benefits and services is important to us. Preparing for retirement is one of the most significant decisions you can make and we're here to help.

Social Security: Access retirement benefits online

Create your personal my Social Security account to manage your retirement benefits. Our retirement benefits portal is easy to use, whether you are ready to learn about, apply for, or manage your ...

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As of 2005, individuals had an estimated \$7.4 trillion invested in IRAs and employer-sponsored retirement accounts. Given these investments, many retirees will face the difficult problem of turning a pool of assets into a stream of retirement income. Purchasing an immediate annuity is a common recommendation for retirees looking to maximize retirement spending. However, the vast majority of retirees are unwilling to annuitize all of their assets. This paper demonstrates that a new type of annuity, a longevity annuity, is optimal for retirees unwilling to fully annuitize. For a typical retiree, allocating 10%-15% of wealth to a longevity annuity creates spending benefits comparable to an immediate annuity allocation of 60% or more.

Americans hear a lot about the shaky outlook for Social Security. In the future, the federal program likely will play a smaller overall role in Americans' retirement plans. One way to fill in the gaps of a savings portfolio is to put money in annuities. With an annuity, you pay a premium in exchange for guaranteed income payments at regular intervals. It is most often used for retirement purposes. The basic types of annuities are equity indexed, fixed rate and variable. The major advantage of annuities is that they all guarantee benefits such as tax-free growth, the ability to pass money directly to heirs or charities and an income stream for life. Discover everything you need to know by grabbing a copy today.

Annuities have become one of the most popular ways to save for retirement and also one of the most misunderstood, overhyped, and dangerous investment vehicles available today. Some annuities are worth the money... but too many are flawed, overpriced, and packed with hidden fees that make them absolutely horrible investments. In *The Truth About Buying Annuities*, consumer finance expert Steven Weisman helps you make smart decisions about annuities and avoid the lies, misrepresentations, and ripoffs that await uninformed investors. From start to finish, Weisman delivers quick, bite-size, just-the-facts information and plain-English explanations you can actually use. You'll learn all you need to know about immediate, deferred, and variable annuities; actively-managed vs. indexed annuities; inflation-protected and tax-sheltered annuities; and more. Weisman explains the impact of annuities on taxes, Medicare, Medicaid, long-term care, and your other retirement plans. He presents crucial, hard-to-find information about death benefits, joint and survivor annuities, alternatives to annuities, assessing annuity risk, avoiding scams, and even how to escape from a bad annuity you've already purchased. Unlike some books on annuities, this one's simple to read, simple to use, up-to-date, and complete: it's the only annuity guide you need!