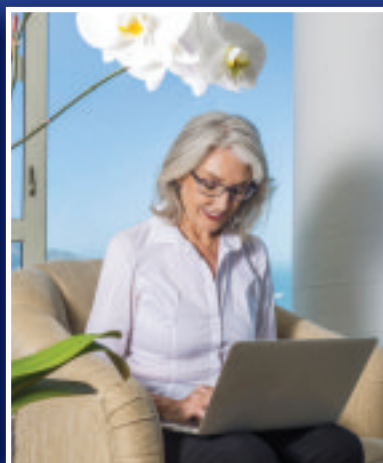


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SOCIAL SECURITY

Your contributions help millions

By Joan Permar

District Manager, Social Security Administration, Chester

Seeing taxes taken out of your paycheck can be confusing when you get your first paycheck. But understanding how important your contribution is can help.

Your taxes are helping millions of Americans — wounded warriors, the chronically ill and people with disabilities — as well as protecting you and your family for life. You can take

pride in knowing you are making an important impact with each paycheck.

By law, employers must withhold Social Security taxes from a worker's paycheck. While often referred to as "Social Security taxes" on an employee's pay statement, sometimes the deduction is labeled as "FICA," which stands for Federal Insurance Contributions Act, a reference to the original Social Security Act. In some cases, you will see "OASDI," which stands for Old Age,

Survivors and Disability Insurance.

The taxes you pay now translate to a lifetime of protection — for retirement in old age or in the event of disability. Moreover, if you die, your family (or future family) may be able to receive survivors benefits based on your work as well.

Because you may be a long way from retirement, you might have a tough time seeing the value of benefit payments that could be many decades in the fu-

ture. Nevertheless, keep in mind that the Social Security taxes you are paying can provide valuable disability or survivor's benefits now in the event the unexpected happens. Studies show that of today's 20-year-olds, about one in four will become disabled, and about one in eight will die before reaching retirement.

If you'd like to learn a little more about Social Security and exactly what you are building up for yourself by paying Social Security taxes, take a look at our online booklet, *How You Earn Credits*, at socialsecurity.gov/pubs/10072.html.

If you have a friend who lost a parent when they were a child, they probably got Social Security survivors benefits. Social Se-



curity helps by providing income for the families of workers who die. In fact, 98 of every 100 children could get benefits if a working parent dies. In addition, Social Security pays more benefits to children than any other federal program. You can learn more at ssa.gov/benefits/survivors.

Do you prefer videos to reading? Check out the webinar, "Social Security 101:

What's in it for me?" The webinar explains what you need to know about Social Security. You can find it at socialsecurity.gov/multimedia/webinars/social_security_101.html as well as on YouTube at youtube.com/watch?v=5hkLaBiavqQ.

Social Security is with you through life's journey. You can learn more at socialsecurity.gov.

SENIOR LIVING

A natural inheritance

By Michele Berardi

In 1681, William Penn specified that settlers coming to the lands granted to him by English King Charles II (Charles called it "Pennsylvania") must preserve one acre of trees for every five acres cleared. Nearly 300 years after Penn, a gift from Philadelphia-area Quakers helped establish Kendal-Crosslands Communities, a retirement community in Kennett Square, and they immediately began preserving the environment.

It's therefore not surprising then that Kendal-Crosslands still maintains a focus on sustaining the natural environment. The campus includes a 500-acre, certified Level II arboretum (www.kcarboretum.org) surrounded by forests, meadows, tranquil water features, luscious gardens, over 7 miles of hiking trails and rolling hills. Preserving the campus' capacity to sustain and inspire, along with nature

that nurtures, requires a creative responsibility toward the Earth that has been inherited from previous generations. It is the community's intention to leave the next generation a legacy of sustainable resources that bequeaths to the future a world that is rich in beauty and diversity.

Both staff and residents take great care in improving the landscaped grounds and have been very active in the stewardship of natural resources, including rich diversity of plants that provide native habitat for birds and other wildlife. Over the years, resident volunteers and staff have planted more than 500 woody plants in the forests and countless wildflower plugs in the meadows. Residents enjoy life and the natural beauty of the world around them, and it's evident with their countless hours of labor of love to sustain it.

Kendal-Crosslands Communities began more than 40 years ago in historic Chester County, adjacent to Longwood Gar-

dens. They offer diverse choices in residential cottages and apartment living, coupled with wonderful indoor amenities, which include but are not limited to fitness and aquatic centers and an outdoor pool, art studios, extensive libraries and multiple dining venues. Additionally, the community has an innovative health center featuring skilled nursing residents with expansive country kitchens, large living room and many windows to bring the outdoor garden spaces indoor.

As one of the area's most highly regarded retirement communities, Kendal-Crosslands has a legacy to build upon, starting with Penn, and one to leave as well. The campus is a place of peace and tranquility, inspiration and joy — a landscape that supports each person's individual needs and interests while reflecting the richness of community living.

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SOCIAL SECURITY

Social Security and America Saves

By Tim Defant*Systems Coordinator, Social Security Administration, West Chester*

A secure retirement is created from a lifetime of planning and saving. Each year, the American Savings Education Council and America Saves coordinate America Saves Week. The week is an opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status. This year, the week was celebrated from Feb. 26 through March 3.

For years, Social Security has collaborated with America Saves Week to promote our shared mission of helping millions of people prepare for their future.

Knowing this, it is never too early to start planning for your future. Set a goal, make a plan and save auto-

matically. Savers with a plan are twice as likely to save successfully. Pledge to save at americasaves.org. Share what you are saving for using the hashtag #ImSavingFor.

Social Security's People Like Me website has tailor-made information for preparing for your future. Our richly diverse country is made up of countless backgrounds, ethnicities and nationalities, yet we all want the same thing — a secure future. You can see many of the diverse people we serve at socialsecurity.gov/people.

Younger people need to know that the earlier you start saving, the more your money can grow. Our website for young workers at socialsecurity.gov/people/early-career has resources that can help you secure today and tomorrow.

**SOCIAL SECURITY**

When is a good time to start receiving Social Security benefits?

By Edward Lafferty*Public Affairs Specialist, Social Security Administration, Philadelphia*

After a lifetime of working, you deserve a comfortable retirement. For over 80 years, Social Security has been helping people shape their future, assisting them with a variety of benefits. It is up to you as to when you can start retirement benefits. You could start them a little earlier or wait until your “full retirement age,” or delay retirement to get extra money each month. There are benefits to either decision.

Full retirement age refers to the age when a person can receive their Social Security benefits without any reduction, even if they are still working part or full time. In other words, you do not actually need to stop working to get your full benefits.

For people who reach age 62 in 2018 (i.e., those born between Jan. 2, 1956, and Jan.

1, 1957), full retirement age is 66 and 4 months. Full retirement age was age 65 for many years. However, due to a law passed by Congress in 1983, it has been gradually increasing, beginning with people born in 1938 or later, until it reaches 67 for everybody born after 1959.

You can learn more about the full retirement age and find out how to look up your own at socialsecurity.gov/planners/retire/retirechart.html.

You can start receiving Social Security benefits as early as age 62 or any time after that. The longer you wait, the higher your monthly benefit will be, although it stops increasing at age 70. Your monthly benefits will be reduced permanently if you start them any time before your full retirement age. For example, if you start receiving benefits in 2018 at age 62, your monthly benefit amount will be reduced permanently by nearly 27 percent.

On the other hand, if you wait to start receiving your benefits until after your full retirement age, then your monthly benefit will be higher. The amount of this increase is two-thirds of 1 percent for each month — or 8 percent for each year — that you delay receiving them until you reach age 70. The choices you make may affect any benefit your spouse or children can receive on your record, too. If you receive benefits early, it may reduce their potential benefit, as well as yours.

You need to be as informed as possible when making any decision about receiving Social Security benefits. Read the publication *When to Start Receiving Retirement Benefits* at socialsecurity.gov/pubs/EN-05-10147.pdf.

When to start receiving retirement benefits is a personal decision based on your own situation. Check out our Retirement Checklist at [05-10377.pdf to learn about additional factors to consider as you think about when to start receiving your retirement benefits.](http://socialsecurity.gov/pubs/EN-</p>
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If you decide to receive benefits before you reach full retirement age, you should also understand how continuing to work can affect your benefits. Social Security may withhold or reduce your benefits if your annual earnings exceed a certain amount. However, for every month benefits are withheld, it may increase your future benefits. That is because at your full retirement age, Social Security will recalculate your benefit amount to give you credit for the months in which benefits were reduced or withheld due to your excess earnings. You can learn more at socialsecurity.gov/planners/retire/whileworking.html.

Social Security's mission is to secure your today and tomorrow. You can learn more by visiting our Retirement Planner at socialsecurity.gov/planners/retire.

SOCIAL SECURITY

Five facts you might not know about Social Security



By Tim Defant

Systems Coordinator, Social Security Administration, West Chester

Most people know at least something about Social Security. For decades, Social Security has been providing valuable information and tools to help you build financial security. Here is your opportunity to find out a

little more, with some lesser-known facts about Social Security.

1. Social Security pays benefits to children. Social Security pays benefits to unmarried children whose parents are deceased, disabled or retired. See Benefits for Children at [socialsecurity.gov/pubs/EN-05-10085.pdf](https://www.ssa.gov/pubs/EN-05-10085.pdf) for the specific requirements.

2. Social Security can pay benefits to parents. Most people know that when a worker dies, we can pay benefits to surviving spouses and children. What you may not know is that under certain circumstances, we can pay benefits to a surviving parent. Read our Fact Sheet Parent's Benefits, available at [socialsecurity.gov/pubs/EN-05-10036.pdf](https://www.ssa.gov/pubs/EN-05-10036.pdf), for the details.

3. Widows' and widowers' payments can continue if remarriage occurs after age 60.

Remarriage ends survivor's benefits when it occurs before age 60, but benefits can continue for marriages after age 60.

4. If a spouse draws reduced retirement benefits before starting spouse's benefits (his or her spouse is younger), the spouse will not receive 50 percent of the worker's benefit amount.

Your full spouse's benefit could be up to 50 percent of your spouse's full retirement age amount if you are full retirement age when you take it. If you qualify for your own retirement benefit and a spouse's benefit, we al-

ways pay your own benefit first. (For example, you are eligible for \$400 from your own retirement and \$150 as a spouse for a total of \$550.) The reduction rates for retirement and spouses benefits are different. If your spouse is younger, you cannot receive benefits unless he or she is receiving benefits (except for divorced spouses). If you took your reduced retirement first while waiting for your spouse to reach retirement age, when you add spouse's benefits later, your own retirement portion remains reduced, which causes the total retirement and spouses benefit together to total less than 50 percent of the worker's amount. You can find out more at [socialsecurity.gov/OACT/quickcalc/spouse.html](https://www.ssa.gov/OACT/quickcalc/spouse.html).

5. If your spouse's retirement benefit is higher than your retirement benefit and he or she chooses to take reduced benefits and dies first, you will never receive more in benefits than the spouse received.

If the deceased worker started receiving retirement benefits before their full retirement age, the maximum survivors benefit is limited to what the worker would receive if they were still alive. See [socialsecurity.gov/planners/survivors/survivorchartred.html](https://www.ssa.gov/planners/survivors/survivorchartred.html) for a chart.

Social Security helps secure your financial future by providing the facts you need to make life's important decisions.

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SOCIAL SECURITY

We celebrate our nation's diversity



By **Tim Defant**

Systems Coordinator, Social Security Administration, West Chester

Jan. 15 was Martin Luther King Jr. Day, a federal holiday and a day of remembrance. Martin Luther King Jr. dedicated his life to creating and fostering equal rights for African Ameri-

cans, and he died during his efforts to make his dream a reality.

Diversity of skills, knowledge and perspective is what you want when putting together a strong team. In a way, America is a super team of diverse members, all of whom dream of prosperity and success. Many people honor Martin

Luther King Jr. for dedicating his life to showing us that diversity is a strength.

Social Security's "People Like Me" website has custom information for preparing for your future. Our diverse country is made up of countless backgrounds, ethnicities and nationalities, yet we all want the same thing — a secure future. You can see the many diverse people we serve at socialsecurity.gov/people.

Younger people need to know that the earlier you start saving, the more your money can grow. Our website for young workers at socialsecurity.gov/people/youngpeople/saving.html has many resources that can help you secure today and tomorrow.

Veterans and wounded warriors, as well as their

families, sometimes face unique obstacles when saving for their future. Our website has great resources and information at socialsecurity.gov/people/veterans.

Social Security values your diverse skillset and knowledge. That is what makes our country a world

leader. Now you can take the lead and show your friends and family what Social Security has to offer.

SOCIAL SECURITY

Women's history and Social Security

By **Joan Permar**

District Manager, Social Security Administration, Chester

We just celebrated Women's History Month. This is a time to focus not just on women's achievements but on the challenges women continue to face.

In the 21st century, more women work, pay Social Security taxes and earn credit toward monthly retirement income than at any other time in our nation's history. Knowing this, you can take control of your own rich and independent history, with knowledge you can get from Social Security.

Social Security has served a vital role in the lives of women for over 80 years. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income. With the national average life expectancy for women in the United States rising, many women may have decades to enjoy retirement. According to the U.S. Census Bureau, a female born today can expect to live more than 80 years. As a result, experts generally agree that if women want to ensure that their retirement years are comfort-



able, they need to plan early and wisely.

A great place to start is with Social Security's Retirement Estimator. It gives you a personalized estimate of your retirement benefits. Plug in different retirement ages and projected earnings to get an idea of how such things might change your future benefit amounts. You can use this valuable tool at socialsecurity.gov/estimator.

You should also visit Social Security's financial planning website at socialsecurity.gov/planners. It provides detailed information about how marriage, widowhood, divorce, self-employment, government service and other life or career events can affect

your Social Security.

Your benefits are based on your earnings, so you should create your personal my Social Security account to verify that your earnings were reported correctly. Your account also can provide estimates of your future retirement, disability and survivors benefits. You can access my Social Security at socialsecurity.gov/my-account.

If you want more information about how Social Security supports women through life's journey, Social Security has a booklet that you may find useful. It is called Social Security: What Every Woman Should Know. You can find it online at socialsecurity.gov/pubs/10127.html.



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SOCIAL SECURITY

Rosie the Riveter: Working women's icon

By Debra Scull

District Manager, Social Security Administration, West Chester

“Rosie the Riveter” is an American icon representing women working in factories during World War II. These women learned new jobs and filled in for the men who were away at war. They produced much of the armaments and ammunition to supply the war effort.

They also paid FICA on their wages, contributing to the Social Security program. These “Rosies” embodied the “can-do” spirit immortalized in a poster by J. Howard Miller. Both the image and the spirit live on today.

If you asked Rosie about Social Security, she would use her rivet gun to drive home the value of Social Security for women. More Rosies work today, and nearly 60 percent of people receiving benefits are women. Women tend to live longer than men do, so Social Security’s inflation-adjusted benefits help protect women. You can outlive your savings and investments, but Social Security is for life. Women provide their own basic level of protection when they work and pay taxes into the Social Security system. Women who have been married and had low earnings or who did not work may be covered through their spouses’ work.

Today’s Rosie will turn her “can-do” spirit to learning more about Social Security and what role it will play in her financial plan for the future. She focuses on our pamphlet called What Ev-



ery Woman Should Know available at socialsecurity.gov/pubs/10127.html for a game plan.

She rolls up her sleeves and sets up her my Social Security account (socialsecurity.gov/myaccount) to review her earnings and estimates. If she finds an incorrect posting, she will locate her W-2 form and quickly contact Social Security to correct it because she understands these are the earnings used to figure her benefits.

She dives into understanding benefits at our planner pages at socialsecurity.gov/planners. She examines how marriage, divorce, death of a spouse, work and other issues might affect her benefits.

She studies our fact sheet When to Start Receiving Retirement Benefits at socialsecurity.gov/pubs to help her decide when it is time to lay down the rivet gun. And when the time is right, she will file for retirement benefits online at socialsecurity.gov/retire.

Whether it was keeping the war effort production lines humming or discovering what is available to her from Social Security, Rosie symbolizes the motto: “We Can Do It.” Rosie and millions like her rely on the financial protection provided by Social Security in assembling their own financial futures.

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SOCIAL SECURITY

Check these new my Social Security features in 2018

**By Debra Scull***District Manager, Social Security Administration, West Chester*

For 2018, here are new time-saving measures you will find in your my Social Security account. They not only save you time but also put you in control of your retirement future.

There are a growing number of states (and the District of Columbia) where, if you are a resident, you can request a replacement Social Security card online. Our new online version of the Application for a Replacement Social Security Card can make getting a replacement easy and stress free. It allows people to apply for a replacement card through my Social Security

without traveling to a field office or card center, as long as you are not requesting a name change or any other change to your card. We are working to add this capability to every state.

Your personal my Social Security account is secure and gives you ready access to your earnings records, Social Security benefit estimates and printable statements. Those who already receive benefits can view their payment history, current status and manage their benefits.

Social Security has also made replacing your annual Benefit Statement even easier. The Benefit Statement (known as the SSA-1099 or the SSA-1042S) shows the amount of benefits you received the previous year

and is needed for filing taxes. Now you have the ability to download it using our online services. There is no need to visit a field office. A replacement SSA-1099 or SSA-1042S is available after Feb. 1 for the previous tax year.

If you do not have a my Social Security account, creating a secure account is very easy to do and usually takes less than 15 minutes.

Putting you in control of your future is a key part of securing today and tomorrow. With my Social Security, we give you the power to steer your future in the direction you desire.

SOCIAL SECURITY

Four questions to ask yourself as you plan for retirement

By L. Bradley*District Manager, Social Security Administration, Norristown*

Deciding when to start receiving your retirement benefits from Social Security is a decision that only you can make, and you should make that decision with as much information as possible. There are many important questions to answer.

Should you claim benefits earlier and get a smaller monthly payment for more years? Alternatively, should you wait and get a bigger monthly amount over a shorter period?

There are no right or wrong answers, but we encourage you to consider these four important questions as you plan for your financially secure retirement:

- How much money will I need to live comfortably in retirement?

Anticipate what your expenses will be in retirement, including things like mortgage payments or rent, utilities, health care insurance and related costs, food, personal care, car payments and maintenance, entertainment, hobbies, travel and credit card or other debt. Also, consider whether you will need to provide for your spouse, children or grandchildren.

- What will my monthly Social Security retirement benefit be?

The average monthly Social Security benefit for a retired worker in 2018 is \$1,404 (up from \$1,377 in 2017). The av-

erage monthly Social Security benefit for a disabled worker in 2018 is \$1,197 (up from \$1,173 in 2017). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work). The Social Security Act details how the annual Cost of Living Adjustment (COLA) is calculated. You can read more about the COLA at socialsecurity.gov/cola. The best way to get an estimate of your retirement benefit is with a my Social Security account. Get yours today at socialsecurity.gov/myaccount.

- Will I have other income to supplement my Social Security benefits?

Secure your financial future with a retirement portfolio that includes savings, investments and possibly a pension plan. If you are willing and able, you may choose to increase your income by working past retirement age. Social Security replaces a percentage of a worker's pre-retirement income based on your lifetime earnings. The amount of your average wages that Social Security retirement benefits replaces varies depending on your earnings and when you choose to start benefits. If you start benefits at age 67, this percentage ranges from as much as 75 percent for very low earners, to about 40 percent for medium earners, to about 27 percent for high earners. If you start benefits after age 67, these percentages would be higher. If you start benefits earlier, these percentages would be lower. Most financial advisers say you

will need about 70 percent of pre-retirement income to live comfortably in retirement, including your Social Security benefits, investments and other savings.

- How long do I expect my retirement to last?

Anticipate the length of your retirement, keeping in mind that many American workers will live much longer than the "average" retiree will. Consider your health, family longevity and lifestyle. Your Social Security retirement benefits will provide continuous income for as long as you live, protecting you even if your other sources of income run out. Discover your life expectancy with our online calculator at socialsecurity.gov/OACT/population/longevity.

No one can predict the future perfectly, but careful planning and preparation will help you to make a well-informed decision about when to start receiving your Social Security benefits.

If you have contributed enough to the Social Security system through FICA payroll taxes, you can receive your full retirement benefit at age 66 or 67 depending on when you were born. You



may also claim it sooner, starting at age 62, at a permanently reduced rate. On the other hand, you may wait until after your full retirement age, increasing your benefit amount by up to 8 percent per full year to age 70.

Social Security is with you through life's journey, and we are here to help you prepare for a financially secure future for you and your family. We invite you to use our online retirement planners at socialsecurity.gov/planners/retire/.

To learn more about all of our programs, please join us at socialsecurity.gov.

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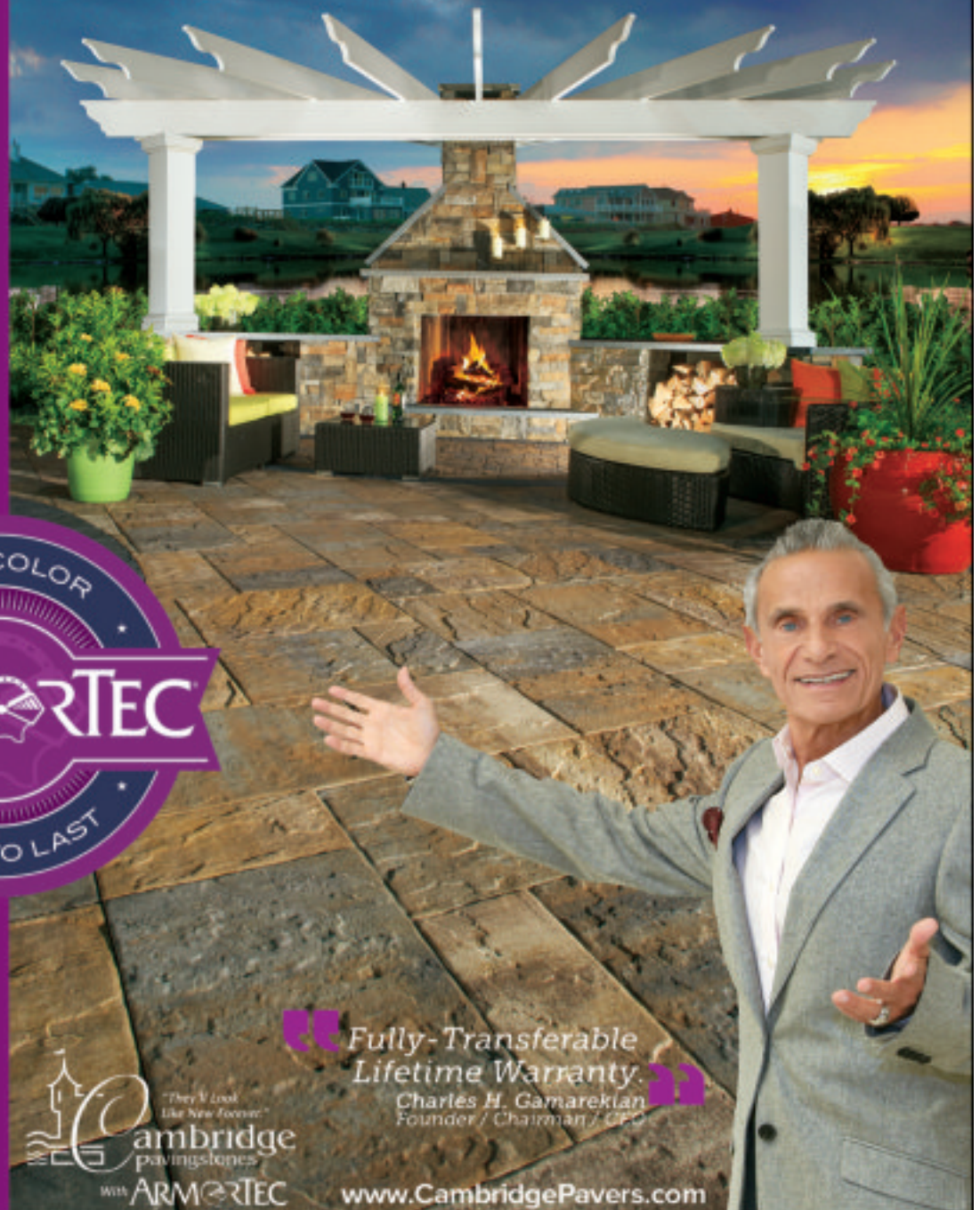
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SOCIAL SECURITY

Receiving Social Security benefits?

Keep your address up-to-date with my Social Security



By Richard Gaudiosi

Public Affairs Specialist, Social Security Administration, Philadelphia

Keeping your address up to date with a my Social Security account helps us mail your important documents to the correct place. If you receive benefits, you can use my Social Security to update your address. If you have moved recently, updating your information sooner rather than later will help us deliver important documents to you, including:

- Your Social Security Benefit Statement (SSA-1099);
- Important notices; and
- Your Medicare card when you first enroll or if

you need a replacement.

Even if you get your benefits by direct deposit, Social Security must have your correct address so we can send letters and other important information to you.

Another important reason to make sure your address is up to date is because new Medicare cards are coming. Medicare is mailing new cards starting April 2018. Your new card will have a new Medicare Number that is unique to you, instead of your Social Security number. This will help protect your identity. For more information about the new Medicare card, visit

go.medicare.gov/newcard.

If you do not have a my Social Security account already, you can open one at socialsecurity.gov/myaccount. This is the easiest way for you to keep your information up to date. Within minutes, you will have access to your personal information as well as control over important documents like your Benefit Statement (SSA-1099), which can be replaced if you lose it.

While you are there, you can also check to see if your earnings record is correct. Social Security keeps a record of how much you have

made so that you get the benefits you deserve. We can only pay you your correct benefit if your records are correct.

Putting you in control of your future is a key part of securing today and tomorrow, and having your correct mailing address helps us get important documents and payments to you. With my Social Security, we help you receive the information you need, when you need it. Open or access your safe and secure account today at socialsecurity.gov/myaccount.

SOCIAL SECURITY

Three things you can do right now to prepare for retirement

By Joan Permar

District Manager, Social Security Administration, Chester

Whether you just started seriously planning or are ready to retire, Social Security is the place to start. We are with you throughout life's journey, and that includes retirement planning!

The first thing you should remember is that Social Security replaces only a portion of your pre-retirement earnings. Most financial advisers say you will need about 70 percent of pre-retirement income to live comfortably in retirement, including your Social Security benefits, investments and other savings. A solid retirement plan includes planning for more than Social Security.

You can use Your Retirement Checklist to help you prepare.

When the time comes to take that giant step into retirement, Social Security's online services can help guide you in this new journey. Use these services to help prepare yourself for a financially secure retirement.

1. Check your earnings for accuracy

With a my Social Security account, you can view your earnings history, confirm you have enough work credits to retire and see estimates of what your benefits will be. Open your account today!

2. Determine the best age for you to retire

Our Retirement Estimator is a great tool that provides you with immedi-

ate and personalized estimates based on your own earnings record. This allows you to receive the most accurate estimate of your future retirement benefits. Estimate your benefits now!

3. Retire online

After you have viewed your earnings history for accuracy, confirmed you have enough work credits to retire and determined the best age for you to retire, you can get started on the next phase of your life right away by retiring online! Retire online today!

This National Social Security Month, remember that Social Security is here to help you secure today and tomorrow. Visit our online services website today to see all you can do with us online.



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SOCIAL SECURITY

Helpful facts about Social Security disability benefits

By Edward Lafferty

Public Affairs Specialist, Social Security Administration, Philadelphia

When the unexpected happens and you can no longer work due to a serious medical condition, Social Security is there with a lifeline to help you and your family.

Most American workers contribute to Social Security through federal payroll taxes and benefit through monthly retirement payments later in life. For others whose working years are cut short by severe and lasting illness or injury, Social Security provides financial assistance to help them through the critical times.

Here are six facts you should know about Social Security's disability program:

Social Security disability insurance is coverage that workers earn. The program

provides a safety net to disabled workers who have paid enough Social Security taxes on their earnings. Social Security disability benefits replace some of their income if their medical condition leaves them unable to work.

The Social Security Act defines disability very strictly. A person is considered disabled under the Social Security Act if they cannot work due to a serious medical condition that has lasted, or is expected to last, at least one year or result in death. Social Security does not offer temporary or partial disability benefits.

Disability can happen to anyone at any age. Serious medical conditions, such as cancer and mental illness, affect the young and elderly alike. One in four 20-year-olds will become disabled before retirement age and may need Social Security disability

benefits' critical support.

Social Security disability payments help disabled workers to meet their basic needs. The average monthly Social Security disability benefit is \$1,197, as of January 2018. This amount helps disabled workers to meet their basic needs when they need that help the most.

Social Security works aggressively to prevent, detect and help prosecute fraud. Social Security is committed to protecting your investment. Along with the Office of Inspector General, Social Security takes a zero tolerance approach

to fraud. The result is a fraud incidence rate of a fraction of 1 percent.

Social Security helps people return to work without losing benefits. Often, people would like to re-enter the workforce but worry they will lose disability benefits. We connect them to free employment support services and help them maintain benefits

such as health care. Learn about our Ticket to Work program at choosework.ssa.gov.

We are with you through life's journey, offering disability benefits to ten million people.

Learn more about our disability insurance program at socialsecurity.gov/disability.



SOCIAL SECURITY

National Social Security Month shines a light on our online services

By L. Bradley

District Manager, Social Security Administration

In April, we celebrate National Social Security Month and highlight our agency's mission and purpose. We are with you throughout life's journey — from birth to marriage and into retirement — and we are always searching for ways to give you easy and secure access to everything we offer.

We are constantly expanding our online services to give you freedom and control in how you wish to conduct business with us. Our online services help you plan for your future and keep you in control of your benefits. You can go online to:

1. Find out if you qualify for benefits;

2. Use our benefit planners to help you better understand your Social Security protection;

3. Estimate your future retirement benefits to help you plan for your financial future;

4. Retire online, or apply for Medicare quickly and easily; and

5. Open your personal my Social Security account. Your personal account is the most powerful tool to help you stay in control of your Social Security record.

If you do not receive benefits yet, you can:

- Get your Social Security statement to review your earnings, make sure they are recorded correctly;

- Get a benefit verification letter to prove you do not receive Social Security benefits or that you applied but haven't received an answer yet;

- Request a replacement Social Security card if you meet certain requirements; and

- Check the status of

your application or appeal a decision.

If you receive benefits, you can:

- Change your address and phone number;

- Get a benefit verification letter to prove you receive Social Security benefits, Supplemental Security Income (SSI) or Medicare;

- Start deposits or change your direct deposit information at any time;

- Get a replacement Medicare card; and

- Get a replacement Benefit Statement (SSA-1099 or SSA-1042S) for tax purposes.

Do you own a business? You can also use our Business Services Online suite to report employee wages and verify names and Social Security numbers for W-2s.

Join us and celebrate National Social Security Month by seeing everything you can do online!



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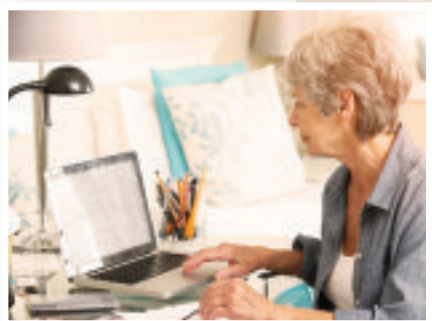
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SOCIAL SECURITY

Connecting with Social Security



By Joan Permar

District Manager, Social Security Administration, Chester

Every day, thousands use it to do business with Social Security. We strive to offer the kind of services that meet people's needs. Sometimes you want fast and direct answers over the phone. We have that option.



You can call us toll free at 1-800-772-1213. Social Security offers some automated services that allow people to receive service without waiting to speak to a representative. The automated services are avail-

able 24 hours a day and include some of the most popular services that people need. With automated services, you can request a benefit verification (proof of income) letter, replace a lost SSA-1099 (tax summary

needed for taxes), request a replacement Medicare card, ask for form SSA-1020 to apply for help with Medicare prescription drug costs or request an SS-5 application for a Social Security card.

When our automated services ask such things as, "How can I help you?," just say, "Get a proof of income letter" or "Replace Medicare card." Next, you will be asked for some personal information to identify yourself, then we will respond to your request. We will mail you the document or form you requested. It takes less time to use automated services than to reach a rep-

resentative by phone on a busy day.

Sometimes, you just need Social Security information such as, "What date will my check arrive?" or "What is the SSI program?" Automated services feature some informational messages about these popular topics. If payment delivery date is the type of info you need, when asked, "How can I help you?," just reply "Payment delivery date." You will hear a recorded message stating the current month and the future month's payment dates. Other topics include direct deposit, SSI messages, the

cost-of-living adjustment, Medicare prescription drug program, tax information, representative payee and fraud. Dial, and listen — what a simple way to stay informed.

Whether you use our automated services, speak to a representative by phone, use our website or visit an office, Social Security wants to connect with you. Connection is a vital part of helping you secure your today and tomorrow. To connect with us through our automated services, visit socialsecurity.gov/agency/contact/phone.html.

SOCIAL SECURITY

You can easily access your Social Security benefit statement for 2017

By Richard Gaudiosi

Public Affairs Specialist, Social Security Administration, Philadelphia

Social Security puts you in control of your finances and future. We have made requesting or replacing your annual Benefit Statement even easier. The Benefit Statement is also known as the SSA-1099 or the SSA-1042S. Now you have the ability to download it anytime and anywhere you want using our online services. There is no need to visit a field office.

An SSA-1099 is a tax form Social Security mails each year in January to people who receive Social Security benefits. It shows the total amount of benefits you received from Social Security in the previ-

ous year so you know how much Social Security income to report to IRS on your tax return.

If you currently live in the United States and you need a replacement form SSA-1099 or SSA-1042S, simply go online and request an instant, printable replacement form with a my Social Security account at socialsecuritygov/myaccount.

A replacement SSA-1099 or SSA-1042S is available for the previous tax year after Feb. 1.

If you already have a personal my Social Security account, you can access your online account to view and print your SSA-1099 or SSA-1042S. If you do not have access to a printer, you can save the document on your computer or laptop and email

it. If you do not have a my Social Security account, creating a secure account is very easy to do and usually takes less than 15 minutes.

If you are a noncitizen who lives outside of the United States and you received or repaid Social Security benefits last year, we will send you form SSA-1042S instead. The forms SSA-1099 and SSA-1042S are not available for people who receive Supplemental Security Income (SSI).

When you have access to your benefit information, you can make knowledgeable decisions about your financial future. With you in control, you can secure today and tomorrow for yourself and your loved ones. Visit socialsecurity.gov to find out more.

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SOCIAL SECURITY

Reaching retirement age? *Here's what you need to know*

By Edward Lafferty

Public Affairs Specialist, Social Security Administration, Philadelphia

Every birthday deserves celebration, but some seem a little more special than others do. Think of a baby's first birthday. Sweet 16. The "Big 4-0." Then, before you know it, along comes 65. This last milestone is especially important to retirees.

For nearly half a century, American workers looked to 65 as the age at which they could stop working and finally reap their full retirement benefits under the Social Security Act of 1935.

Today, however, the full retirement age is now 66 or 67, depending on when you were born. In 1983, Congress changed the law to increase the retirement age gradually over a 22-year period, citing improvements in the health of older people and

SOCIAL SECURITY

What day of the month do I get my Social Security payment?

By Richard Gaudiosi

Public Affairs Specialist, Social Security Administration, Philadelphia

Timing is everything, and the arrival time of your monthly payment from Social Security can be key to keeping your financial house in order.

As you budget to pay your bills and save for future needs, keep in mind that your monthly retirement or disability benefit will be paid at the same time each month. To see your next payment date, create or log on to your my Social Security online account at socialsecurity.gov/myaccount and go to the "Benefits & Payments" section.

In general, here is how we assign payment dates:

- If you were born on the 1st through the 10th of the month, you will

be paid on the second Wednesday of the month;

- If you were born on the 11th through the 20th of the month, you will be paid on the third Wednesday of the month; and

- If you were born after the 20th of the month, you will be paid on the fourth Wednesday of the month.

There are exceptions. For example, children and spouses who receive benefits based on someone else's work record will be paid on the same day as the primary beneficiary.

For others, we may issue your payments on the third of each month. Among other reasons, we do this if:

- You filed for benefits before May 1, 1997;
- You also receive a Supplemental Security Income (SSI) payment;
- Your Medicare premiums are paid for by the

state where you live; or

- You live in a foreign country.

Individuals who receive SSI payments due to disability, age or blindness receive those payments on the first of each month.

If your payment date falls on a federal holiday or weekend, you can expect to receive that month's payment on the weekday immediately prior.

You can see a current schedule for Social Security and SSI benefit payments in an easy-to-read calendar at ssa.gov/pubs/EN-05-10031-2018.pdf.

Social Security is with you through life's journey, helping you to secure today and tomorrow through important financial benefits, information and planning tools. To learn more, please visit socialsecurity.gov.

and a stable financial future, because that's when most American workers first become eligible for Medicare health insurance coverage.

To see if you have earned enough credits through work to qualify for Medicare at age 65, view your Social Security Statement online using your personal my Social Security account. Create or log on to your account at socialsecurity.gov/myaccount.

If you are already receiving Social Security benefits before age 65, we will automatically enroll you in Medicare Part A (hospital insurance) and Medicare Part B (supplemental medical insurance) effective the first day of the month you turn 65. Watch your mailbox a few months before your birthday for your Medicare card.

Otherwise, three months before your 65th birthday, you can apply for Medicare Parts A and B online at socialsecurity.gov/applyforbenefits.

Your Initial Enrollment Period for Medicare starts three months before your 65th birthday month and continues for three

months after. To learn more about Medicare enrollment and coverage, please visit socialsecurity.gov/medicare. To learn more about Medicare coverage, visit medicare.gov.

Social Security is with you through life's journey, on your first birthday and the many more that follow. Learn how we help you and your family secure today and tomorrow through our financial benefits, information and planning tools at socialsecurity.gov.

months after. To learn more about Medicare enrollment and coverage, please visit socialsecurity.gov/medicare. To learn more about Medicare coverage, visit medicare.gov.

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SOCIAL SECURITY

Ex-spouse benefits and how they affect you



By Richard Gaudiosi
Public Affairs Specialist, Social Security Administration, Philadelphia

Just like during tax season, it is good to have all the

information you need early so you can prepare and get any money you are due.

If you are age 62, unmarried and divorced from someone entitled to Social Security retirement or dis-

ability benefits, you may be eligible to receive benefits based on his or her record. To be eligible, you must have been married to your ex-spouse for 10 years or more. If you have since remarried, you cannot collect benefits on your former spouse's record unless your later marriage ended by annulment, divorce or death. Also, if you are entitled to benefits on your own record, your benefit amount must be less than you would receive based on your ex-spouse's work. In other words, we will pay the higher of the two benefits for which you are eligible, but not both.

You can apply for benefits on your former spouse's record even if he or she has not retired, as long as you divorced at least two years

before applying. If, however, you decide to wait until full retirement age to apply as a divorced spouse, your benefit will be equal to half of your ex-spouse's full retirement amount or disability benefit. The same rules apply for a deceased former spouse.

The amount of benefits you get has no effect on the benefits of your ex-spouse and his or her cur-

rent spouse. Visit Retirement Planner: If You Are Divorced at socialsecurity.gov/planners/retire/divspouse.html to find all the eligibility requirements you must meet to apply as a divorced spouse. Our benefits planner gives you an idea of your monthly benefit amount. If your ex-spouse died after you divorced, you may still qualify for widow's benefits. You

will find information about that in a note at the bottom of the website.

Visit socialsecurity.gov/planners/retire/divspouse.html today to learn whether you are eligible for benefits on your ex-spouse's record. That could mean a considerable amount of monthly income. What you learn may bring a smile to your face ... even on tax day!

SOCIAL SECURITY

Take five steps toward your financial security

By Debra Scull

District Manager, Social Security Administration, West Chester

We would like to encourage you to take five steps toward your financial security. Planning for the future may seem intimidating to many, but we have broken the task down into five easy steps:

Step 1: Get to know your Social Security — You and Social Security are on a journey for life, but there is so much you may not know about the benefits and services we provide. Social Security delivers financial security to millions of children and adults before retirement, including the chronically ill, children of deceased parents and wounded warriors.

Step 2: Verify your earnings — Your benefits are calculated using your employment records. You can use your personal my Social Security account to verify that your earnings are recorded accurately.

Step 3: Estimate your benefits — With our Re-



irement Estimator, you can estimate your future retirement or disability benefits based on your actual earnings record. This can be invaluable as you plan for your future.

Step 4: Apply for benefits — You can apply for retirement, Medicare or disability benefits online through our easy-to-use, convenient-to-navigate and secure online application.

Step 5: Manage your benefits — Social Security puts you in control by offering convenient and secure services that fit your needs. Verify your earn-

ings and payment information, change your address or phone number, get a benefit verification letter and even start or change direct deposit of your benefits.

A personal my Social Security account is the key to helping you plan for your financial future. If you do not have a my Social Security account, open yours today! Take five steps toward your financial security and get to know your Social Security and the many ways we help secure today and tomorrow for you and your family.

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SOCIAL SECURITY

Five more facts you might not know about Social Security

By Debra Scull*District Manager, Social Security Administration, West Chester*

What kind of questions do you and your friends ask about Social Security? For instance, do you ask when do the benefits arrive? What are Social Security work credits, and do they have anything to do with the way my benefits are figured? Will I be automatically enrolled in Medicare?

Read on to find the answers to these questions.

1. Social Security benefits are paid in the month following the month for which they are due.

When you meet all the requirements for eligibility, the benefit check you receive is payment for the prior month's benefits. For information on the payment of benefits, you can read our pamphlet, *What You Need to Know When You Get Retirement or Survivors Benefits*, at socialsecurity.gov/pubs/EN-05-10077.pdf.

To know when checks will be paid, you can save the *Schedule of Social Security Benefit Payments to your "Favorites"* or print it by visiting socialsecurity.gov/pubs/calendar.htm.

2. We do not pay benefits for the month of death.

Social Security uses the same throughout-the-month rule to determine eligibility for the benefit that is due for the month of death. You must live through the full month to be eligible for the payment. See the pamphlet above in the section titled "If a beneficiary dies" at socialsecurity.gov/pubs/EN-05-10077.pdf for more information about when a



check is due.

3. Survivor benefits can replace a percentage of the worker's earnings for family members.

The eligible family members of a retired or disabled beneficiary may receive a monthly payment of up to 50 percent of beneficiary's amount. Survivor benefits usually range from about 75 percent to 100 percent of the deceased worker's amount. Visit our *Understanding the Benefits* publication for an explanation of the amounts family members receive at socialsecurity.gov/pubs/EN-05-10024.pdf.

4. Work credits determine eligibility for benefits, but your lifetime earnings are used to calculate your monthly benefit amount.

Retired workers need 40 work credits to be eligible for benefits, but your work credits alone do not determine how much you will receive each month. When we figure your retirement benefit, we use the average of your highest 35 years of earnings. See *Your Retirement Benefit: How It Is Figured* at socialsecurity.gov/pubs/EN-05-10070.pdf.

5. If you receive retire-

ment benefits before you reach age 65, you will be automatically enrolled in Medicare.

Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay. It also pays for some home health care and hospice care. Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment and some preventative services. When you are already receiving retirement benefits, we automatically sign you up for Medicare Parts A and B when you turn age 65. You can then decline Part B if you choose, since it requires a monthly premium. If you are not receiving retirement benefits as you approach age 65, you should contact Social Security three months before age 65 to sign up for Medicare Part A and B. Even if you do not want to retire at 65, you can sign up for Medicare only. For more details, check out our Medicare page at socialsecurity.gov/medicare.

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