



Are you eligible for benefits now or plan for tomorrow?\*\*

#### Retirement Benefits

Individuals with retirement benefits for 2018 represent 30 percent of the population, according to the 2017 Retirement Confidence Study. Learn more about how to maximize your retirement benefits.

• **Retirement Income:** The 2018 increase will affect individuals aged 62 and older who receive Social Security benefits.

• **Retirement Income:** 1.3 percent for individuals aged 62 and older who receive Social Security benefits.

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## IV: TAXES IN RETIREMENT

The American Taxpayer Relief Act of 2012 makes permanent the previous health tax cuts for all but the top 2 percent of households. Individuals with joint incomes more than \$450,000 and couples with joint incomes more than \$450,000 will experience a tax rate increase from 3.8 to 20.5 percent (going forward) in 2018. Furthermore, the tax on capital gains and dividends was increased to 20 percent, from 15 percent for the same income thresholds.

On top of these increases, capital gains will be subject to an additional 3.8 percent Medicare Tax imposed by the Health Care and Education Reconciliation Act of 2010 for single taxpayers with incomes over \$200,000 (\$250,000 for joint taxpayers).

#### Social Security

Social Security benefits are income-tax free for the majority of beneficiaries. However, a portion of your benefits may be taxed if your combined income falls within established thresholds. Combined income includes your adjusted gross income, non taxable interest and half of your Social Security benefits. Based on Internal Revenue Service (IRS) rules, if you file an individual federal tax return and your combined income is: \*\*

• Between \$25,000 and \$34,000, up to 50 percent of your benefits may be taxable.

• more than \$34,000, up to 85 percent of your benefits may be taxable.

If you file a joint return and your total gross income is combined income that is:

• Between \$32,000 and \$44,000, up to 50 percent of your benefits may be taxable.

• more than \$44,000, up to 85 percent of your benefits may be taxable.

If you are married and file a separate tax return, you will likely pay taxes on your benefits.

#### Annuities

Annuity income from a non-qualified contract is considered a combination of return of principal and earnings, and only the earnings are taxed as ordinary income. If the annuity is purchased with pre-tax dollars in a qualified contract such as a 401(k) or traditional IRA, the entire payout is subject to income taxes since the contributions were never taxed. Note that very withdrawable cash value (over 5% 3.75% may be subject to an additional 30 percent federal penalty tax).

You may want to reconsider your current retirement savings strategy and utilize some of these funds to purchase an annuity which can generate guaranteed income. Contractors are backed by their claim paying ability of the issuing insurance company.

\*\* Starting 2018 based on Social Security Act of 2017, November 2017.

\*\* Social Security Administration, "Household Income: Income from Social Security Benefits," October 2017, [www.ssa.gov/policy/docs/program\\_reports/2017/08.html](http://www.ssa.gov/policy/docs/program_reports/2017/08.html).

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**Cybersecurity Policies and Strategies for Cyberwarfare Prevention** Richet, Jean-Loup, 2015-07-17 Cybersecurity has become a topic of concern over the past decade as private industry public administration commerce and communication have gained a greater online presence As many individual and organizational activities continue to evolve in the digital sphere new vulnerabilities arise Cybersecurity Policies and Strategies for Cyberwarfare Prevention serves as an integral publication on the latest legal and defensive measures being implemented to protect individuals as well as organizations from cyber threats Examining online criminal networks and threats in both the public and private spheres this book is a necessary addition to the reference collections of IT specialists administrators business managers researchers and students interested in uncovering new ways to thwart cyber breaches and protect sensitive digital information

**International Handbook of Elder Abuse and Mistreatment** Mala Kapur Shankardass, 2019-08-09 This first of its kind work on elder abuse and mistreatment provides a comprehensive and up to date overview of the subject Covering almost all regions of the world it highlights different dimensions of elder abuse and mistreatment in terms of their prevalence incidence prevention treatment management and response from governments and civil society academic and research communities and society in general Written by international specialists from various disciplinary and presenting the latest findings and data the handbook includes sections on the Americas the Caribbean Europe Central West and South Asia East Asia and Asia Pacific and Africa The chapters offer clarity on the concept and forms of elder abuse and neglect discuss research methodology and provide policy options legislative solutions and programmatic responses to give relief to older people as victims of abuse and neglect as well as to deal with the perpetrators This book is intended for a wide range of students and researchers interested in aging from sociology to social work community medicine public health clinical psychology and human rights law

**Deep-Sea Rigs**

**Sitting Ducks for Terror Strikes** Dr. Kishore Vaangal,2023-05-10 Set in the genre of Terrorism studies Deepsea Rigs Sitting Ducks for Terror Strikes is the first of a series of books and it is all about the Maritime Deep sea Rigs Offshore Verticals and the ways and means to thwart terror attacks and to protect the fragile marine ecological systems **The Harper Factor** Jennifer Ditchburn,Graham Fox,2016-10-19 A clear eyed balanced analysis of Prime Minister Stephen Harper s legacy and impact on Canadian public policy and institutions [Canadian Almanac and Directory 2021](#) Grey House Canada,2020-12 The Canadian Almanac Directory is the most complete source of Canadian information available cultural professional and financial institutions legislative governmental judicial and educational organizations Canada s authoritative sourcebook for almost 160 years the Canadian Almanac Directory gives you access to almost 100 000 names and addresses of contacts throughout the network of Canadian institutions **Oxbridge Directory of Newsletters** ,1995 [Real Estate Record and Builders' Guide](#) ,1916 [The Writers Directory](#) ,2013 [Airline, Ship & Catering Onboard Services Magazine](#) ,1988 **Current Law Index** ,1981 **Catalogues and Indexes of British Government Publications, 1920-1970: Annual catalogues of British government publications 1961-1970** Great Britain. Her Majesty's Stationery Office,1974 [Publishers Directory](#) ,1991 [New York Times Book Review and Magazine](#) ,1969 **National Jeweler** ,1950 [House & Garden](#) ,1925 **Yearbook of International Organizations 2014-2015 (Volume 4)** Union Of International Associations,Union of International Associations,2014-09-17 The Yearbook of International Organizations provides the most extensive coverage of non profit international organizations currently available Detailed profiles of international non governmental and intergovernmental organizations IGO collected and documented by the Union of International Associations can be found here In addition to the history aims and acitivities of international organizations with their events publications and contact details the volumes of the Yearbook include networks between associations biographies of key people involved and extensive statistical data Providing both an international organizations and research bibliography Volume 4 cites over 46 000 publications and information resources supplied by international organizations and provides nearly 18 000 research citations under 40 subject headings This volume also includes a research bibliography on international organizations and transnational associations [Popular Mechanics Magazine](#) ,1924 **New York Times Saturday Review of Books and Art** ,1969 [Minnesota Directory of Manufacturers](#) ,1990

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