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January 08, 2020

Planning for Social Security



Social Security Retirement Benefits

Social Security was originally intended to provide older Americans with continuing income after retirement. Today, though the scope of Social Security has been widened to include survivor, disability, and other benefits, retirement benefits are still the cornerstone of the program.

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Planning for Earned Income in Retirement

If you're like a lot of people, retirement won't be the world of gardening, golfing, traveling, and tennis you once envisioned. Rather, retirement will mean relaxing and working. Maybe you've retired from your "regular" job and started a business, or perhaps you want to work part-time just to stay busy. However, if you work after you start receiving Social Security retirement benefits, your earnings may affect the amount of your benefit check.

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How Earnings Affect Social Security

If you begin to receive Social Security retirement (or survivor) benefits before you reach full retirement age, money you earn over a certain limit will reduce the amount of your Social Security benefit.

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Four Common Questions about Social Security

As you near retirement, it's likely you'll have many questions about Social Security. Here are a few of the most common questions and answers about Social Security benefits.

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Sources of Retirement Income: Filling the Social Security Gap

Most individuals age 65 and older receive Social Security benefits, but they also rely on other sources of retirement income.

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