Upcoming Financial Decisions as You Approach Age 65 and Beyond (v3.0)

Gary Koenig, BS Comp Sci, MBA, CCP, IRS-Certified AARP Tax-Aide Volunteer
GKoenig@OpenFour.com (preferable)
940-205-6167 (for texts, prefer no calls)

Class Outline

- Retirement Income
  - Social Security and/or government pensions (e.g., TRS)
  - Personal Savings (401K, IRA, RMDs, Roth 401K, Roth IRA)
  - Corporate Pensions
- Healthcare (Options, Premiums, Expenses)
  - Medicare (Parts A-Hosp; B; C-Medicare Advantage; & D-Rx)
  - Medicare Supplement Insurance (Medigap)
  - Long Term Care (LTC) Insurance
- Taxes
  - Property taxes when over age 65
  - Income tax implications on retirement income

Social Security Benefits

- Retirement (Age 62-70)
  - FRA – Full Retirement Age
  - TRS – Teacher Retirement System / other gov. pension reduction
- Widow/er (Age 60+, 50+disabled, w/child <16 or disabled)
- Dependents (Child<18, child<20 & full-time prim./sec. student, or disabled before age 22; limited to 2x FRA)
- Divorced – 62+, married for 10 years, unmarried for 2
- Disability – Administered by SSA (Gen. Fund Expense)
Upcoming Financial Decisions as You Approach Age 65 and Beyond

Social Security Eligibility - FRA (Full Retirement Age - birth year)

<table>
<thead>
<tr>
<th>Birth Year</th>
<th>FRA</th>
<th>Months</th>
<th>Age 62</th>
<th>$1000 Benefit</th>
<th>$500 Benefit</th>
<th>Spouse's Benefit</th>
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<tbody>
<tr>
<td>1943-54</td>
<td>66</td>
<td>48</td>
<td>65</td>
<td>$750</td>
<td>$375</td>
<td>$1,125</td>
</tr>
<tr>
<td>1955</td>
<td>66</td>
<td>50</td>
<td>65.5</td>
<td>$741</td>
<td>$370.5</td>
<td>$1,101.5</td>
</tr>
<tr>
<td>1956</td>
<td>66</td>
<td>52</td>
<td>66</td>
<td>$733</td>
<td>$366.5</td>
<td>$1,093.5</td>
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<tr>
<td>1957</td>
<td>66</td>
<td>54</td>
<td>66.5</td>
<td>$725</td>
<td>$362.5</td>
<td>$1,082.5</td>
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<tr>
<td>1958</td>
<td>66</td>
<td>56</td>
<td>67</td>
<td>$716</td>
<td>$358</td>
<td>$1,074</td>
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<tr>
<td>1959</td>
<td>66</td>
<td>58</td>
<td>67.5</td>
<td>$708</td>
<td>$354</td>
<td>$1,065</td>
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<tr>
<td>1960+</td>
<td>67</td>
<td>60</td>
<td>68</td>
<td>$700</td>
<td>$350</td>
<td>$1,050</td>
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</tbody>
</table>

Note: If you were born on January 1st, use the preceding year.
Social Security Q&A

- Q1 – Spousal Benefits
- Q2 – Widow(er)s Benefits
- Q3 – Survivor Benefits
- Q4 – Age 70 Benefits
- Q5 – Offset Rules (WEP)
- Q6 – Increases in SS if still working
- Q7 – Returning SS Benefits upon death

Working in Retirement

Years before full retirement age: $1 of SS benefits deducted for each $2 earned above $19,560 (2022) or $1,630 / month.

Year of full retirement age: $1 of SS benefits deducted for each $3 earned above $51,960 (2022) or $4,330 / month until the month you reach FRA.

No deductions in earnings once you reach Full Retirement Age.

Estimated Average Monthly SS Benefits Payable in 2022

<table>
<thead>
<tr>
<th>Category</th>
<th>Before 5.9% COLA</th>
<th>After 5.9% COLA</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Retired Workers</td>
<td>$1,565</td>
<td>$1,657</td>
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<tr>
<td>Aged Couple, Both Receiving Benefits</td>
<td>$2,599</td>
<td>$2,753</td>
</tr>
<tr>
<td>Widowed Mother and Two Children</td>
<td>$3,009</td>
<td>$3,187</td>
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<tr>
<td>Aged Widow(er) Alone</td>
<td>$1,467</td>
<td>$1,533</td>
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<tr>
<td>Disabled Worker, Spouse and 1+ Children</td>
<td>$2,250</td>
<td>$2,383</td>
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<tr>
<td>All Disabled Workers</td>
<td>$1,282</td>
<td>$1,358</td>
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Upcoming Financial Decisions as You Approach Age 65 and Beyond

### Taxable Social Security

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<th>Married</th>
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<td>$&lt;25,000</td>
<td>$&lt;32,000</td>
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<td>0%</td>
<td>0%</td>
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<tr>
<td>$25-34,000</td>
<td>$32-44,000</td>
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<tr>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>$&gt;34,000</td>
<td>$&gt;44,000</td>
</tr>
<tr>
<td>85%</td>
<td>85%</td>
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</table>

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### Social Security

- [www.SSA.gov](http://www.SSA.gov) 1-800-772-1213
  - Set up an online account for each person SSA.gov/myAccount
  - Share password with spouse (consider dementia)
- Local Offices – M, T, H, F 9-4, W 9-Noon
  - Denton – 2201 Colorado Blvd – 1-888-717-1530
  - McKinney – 3250 Craig Dr – 1-866-931-2731
- Dallas Morning News – every Sunday in the Metro Section
  - Tom Margenau has Q&A about SS
    - (Thomas.Margenau@comcast.net)
  - Retired 32-year employee with SSA
  - Book available called: Social Security: Simple & Smart

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### Helpful Social Security Contacts

- Plan Your Retirement: [www.ssa.gov/retire2](http://www.ssa.gov/retire2)
- Get Your Statement: [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)
- When to receive benefits: [www.ssa.gov/pubs.10147.html](http://www.ssa.gov/pubs.10147.html)
- Survivor Benefits: [www.ssa.gov/pubs/10084.html](http://www.ssa.gov/pubs/10084.html)
- SS Toll Free number: 1-800-772-1213
Retirement & Retirement Income

- Income and/or Deferred Income
- Corporate or Government Pensions
- Taxable Savings Withdrawals
- Social Security
- Non-taxable Savings Withdrawals
- Cost Recovery (Prepaid LTC & Life Ins Prem)

Pension Payout Options

- If you have a pension plan with your employer or former employer, you need to determine what payout options are available to you. Choices could include:
  - Lump Sum (would need to reinvest to continue income stream)
  - 100/100 Joint Life Annuity (lowest monthly payout)
  - 100/75 Joint Life Annuity (lower payout after death)
  - 100/50 Joint Life Annuity (ditto)
  - Single Life Annuity (highest monthly payout)
  - 10-Year Guaranteed Term (even if annuitant dies)
  - 5-Year Guaranteed Term (ditto, higher monthly)

Taxable Savings Withdrawals

- Annuities
- Dividends / Bond Interest
- Sale of Stocks & Bonds
- Withdrawal from IRAs, 401Ks, & 403Bs
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IRAs

- Annual IRA deferral limit for 2022 is $7,000 (> age 50)
- Withdrawals are taxed at higher ordinary income rates (not lower capital gains rates)
- Withdrawals before age 59 ½ are assessed a 10% penalty
- Consider withdrawing IRA funds for retirement before applying for Social Security to minimize tax impact to social security income
- Must begin withdrawing funds by April 1st of the year following the year you reach age 72 (new in 2020)
- A second withdrawal will be required by December 31st of that same year
- See Publication 590-B at IRS.gov

Required Minimum Distributions (RMD) when over 72

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<tr>
<th>Age of IRA Owner</th>
<th>Expected Life (in years)</th>
<th>Age of IRA Owner</th>
<th>Expected Life (in years)</th>
<th>Age of IRA Owner</th>
<th>Expected Life (in years)</th>
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<td>72</td>
<td>27.4</td>
<td>84</td>
<td>16.8</td>
<td>96</td>
<td>8.4</td>
<td>108</td>
<td>3.9</td>
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<tr>
<td>73</td>
<td>26.5</td>
<td>85</td>
<td>16.0</td>
<td>97</td>
<td>7.8</td>
<td>109</td>
<td>3.7</td>
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<tr>
<td>74</td>
<td>25.5</td>
<td>86</td>
<td>15.2</td>
<td>98</td>
<td>7.3</td>
<td>110</td>
<td>3.5</td>
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<tr>
<td>75</td>
<td>24.6</td>
<td>87</td>
<td>14.4</td>
<td>99</td>
<td>6.8</td>
<td>111</td>
<td>3.4</td>
<td></td>
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<tr>
<td>76</td>
<td>23.7</td>
<td>88</td>
<td>13.7</td>
<td>100</td>
<td>6.4</td>
<td>112</td>
<td>3.3</td>
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<tr>
<td>77</td>
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<td>89</td>
<td>12.9</td>
<td>101</td>
<td>6.0</td>
<td>113</td>
<td>3.1</td>
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<tr>
<td>78</td>
<td>22.0</td>
<td>90</td>
<td>12.2</td>
<td>102</td>
<td>5.6</td>
<td>114</td>
<td>3.0</td>
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<tr>
<td>79</td>
<td>21.1</td>
<td>91</td>
<td>11.5</td>
<td>103</td>
<td>5.2</td>
<td>115</td>
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<td></td>
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<tr>
<td>80</td>
<td>20.2</td>
<td>92</td>
<td>10.8</td>
<td>104</td>
<td>4.9</td>
<td>116</td>
<td>2.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>81</td>
<td>19.4</td>
<td>93</td>
<td>10.1</td>
<td>105</td>
<td>4.6</td>
<td>117</td>
<td>2.7</td>
<td></td>
<td></td>
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<tr>
<td>82</td>
<td>18.5</td>
<td>94</td>
<td>9.5</td>
<td>106</td>
<td>4.3</td>
<td>118</td>
<td>2.5</td>
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<td></td>
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<tr>
<td>83</td>
<td>17.7</td>
<td>95</td>
<td>8.9</td>
<td>107</td>
<td>4.1</td>
<td>119</td>
<td>2.3</td>
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<td>120+</td>
<td>2.0</td>
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</tr>
</tbody>
</table>

Example: $100,000 balance divided by 27.4 = $3,650 at age 72
$96,350 balance divided by 26.5 = $3,636 at age 73

401Ks

- If you are not already, increase your 401K contributions to maximize your employer match
- Annual 401K deferral limit for 2022 is $27,000 (> age 50)
- Withdrawals are taxed at higher ordinary income rates (not lower long-term capital gains rates)
- Withdrawals before age 59 ½ are assessed a 10% penalty
- May have to move 401K account to an IRA when you retire based upon company policy (no tax implication)
- Consider withdrawing 401K funds for retirement before applying for Social Security to minimize tax impact to social security income; must start removing funds by age 72
Non-Taxable Savings Withdrawals

- Savings Accounts / CDs
- Roth IRAs
- Roth 401Ks

Roth 401K and Roth IRA

Roth 401K
- Like a 401K, however, distributions are not taxed if made after age 59½
- Distributions must begin no later than age 72

Roth IRA
- Like an IRA, however, distributions are not taxed or penalized if made after age 59½
- No requirement to start taking distributions while owner is alive

Upcoming Financial Decisions as You Approach 65

Questions...

Comments...

We’ll continue class next week discussing Medicare and more.
GKoenig@OpenFour.com
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Medicare (Parts A, B, D, & C)
- Part A – Hospitalization – Available at age 65 or later – No premium
- Part B – Doctors, services, DME – Available at age 65 w/ no penalty, later with potential penalty – Premium
- Part D – Prescription Drug coverage – Available at age 65 w/ no penalty, later with potential penalty – Premium
- Part C – Medicare Advantage (like an HMO or PPO) – Potential premium – Plans will differ from state to state
- Annual reenrollment: October 15 – December 7
- If working beyond age 65, company may require you to acquire Medicare and company will act as Medicare Supplement (Medigap)
Contact: www.Medicare.gov or 1-800-Medicare (633-4227)

Medicare Part A – No premium
- Hospital care
- Skilled Nursing Facility (SNF) care
- Nursing Home care – if custodial care (6 ADLs) is not the only care you need (Eat, Bath, Dress, Groom, Mobile, Toilet)
- Hospice care (facility or home)
- Home Health services
- Available at age 65 or later
- May not contribute to HSA once Medicare coverage begins

Medicare Part B – Premium
- Medically necessary services, Preventive services
- Ambulance services, Clinical research
- Durable medical equipment (DME) (e.g., CPAP, walker)
- Mental Health (Inpatient, Outpatient, Partial hospitalization)
- Getting a second opinion before surgery
- Limited outpatient prescription drugs
- Available at age 65 w/ no penalty, later w/ potential penalty for remainder of life
- Increased premium – Married > $170K, Single > $85K
### Medicare Part D – Rx coverage – Premium

- Pick plan based upon drugs you take, pharmacy you use and zip code in which you live
- Medicare.gov will show you all plans for your zip code based upon the drugs you entered and the pharmacy you prefer to use
- Premium determined by plan you must choose (each year preferably), plus surcharge for high income
- If you don’t enroll at age 65 and don’t have other prescription insurance, you will pay an ever-increasing late-enrollment penalty whenever you do enroll (i.e., 1%/month of lateness)

### Medicare Part D – Rx coverage – Premium (continued)

- 11 Companies selling Part D in TX for 2023
- 27 Plans to choose within these 11 companies
- Monthly premiums range: $6.60 - $108.00
- Annual deductibles range: $0 - $505
  - Some tier drugs may be before the deductible
- Co-pays range: $0 - $47 and/or
  - Co-insurance range: 15% - 50%
- Extra Help: 5 plans shown in Blue ink, $0 premium
- Consumer plan ratings: 75% - 83%

### Part D Excess Premiums based on Income (for 2022 --- 2023 TBD) “Part D-IRMAA”

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Income Level</th>
<th>Income Level</th>
<th>Income Level</th>
<th>Income Level</th>
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<tbody>
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<td>Monthly</td>
<td>Annual</td>
<td>Monthly</td>
<td>Annual</td>
<td>Monthly</td>
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<tr>
<td>less than $2,652.00</td>
<td>less than $31,824.00</td>
<td>less than $5,304.00</td>
<td>less than $63,652.00</td>
<td>less than $106,080.00</td>
</tr>
<tr>
<td>$2,652.00 or above</td>
<td>$31,824.00 or above</td>
<td>$5,304.00 or above</td>
<td>$63,652.00 or above</td>
<td>$106,080.00 or above</td>
</tr>
<tr>
<td>$2,652.00 or above</td>
<td>$31,824.00 or above</td>
<td>$5,304.00 or above</td>
<td>$63,652.00 or above</td>
<td>$106,080.00 or above</td>
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<td>$2,652.00 or above</td>
<td>$31,824.00 or above</td>
<td>$5,304.00 or above</td>
<td>$63,652.00 or above</td>
<td>$106,080.00 or above</td>
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<td>$2,652.00 or above</td>
<td>$31,824.00 or above</td>
<td>$5,304.00 or above</td>
<td>$63,652.00 or above</td>
<td>$106,080.00 or above</td>
</tr>
</tbody>
</table>
Medicare Part C – Potential premium
Medicare Advantage (HMO, MSA, PPO, PFFS, SNP)

- Includes both Part A (Hospital Insurance) and Part B (Medical Insurance), may include Part D (Prescription Insurance) and vision, hearing, or dental, as well (which are not covered by “regular” Medicare
- Coverage provided by private insurance companies approved by Medicare
- You may need to use health care providers who participate in the plan’s network (plans may differ from state to state)
- You may pay a monthly premium for your plan (in addition to your monthly Part B premium)
- Plans have a yearly limit on your out-of-pocket costs; once you reach a certain limit, you’ll pay nothing for covered services for the rest of the year
- Your out-of-pocket costs are typically lower in an MA plan; this option may be more cost effective for you; there are five different MA plan types

Medicare Supplement Insurance
(Medigap) – Optional – Premium

- Ten different plans (A, B, C, D, F, G, K, L, M, N) all available in Texas
- If an insurance company sells any Medigap, they must sell plan A
- Plan A – Basic – Part A & B co-ins and/or copay, Hospice co-ins/co-pay, blood (3 pints)
- Plan B – Same as A plus Part A deductible
- Plan C – Same as B plus SNF co-ins and 80% foreign travel
- Plan D – Same as C plus Part B deductible
- Plan E – Same as C plus Part B excess charges
- Plan F – Same as C plus Part B excess charges
- Plan G – Same as D plus Part A deductible
- Plan H – Same as D plus Part A excess charges
- Plan I – Same as G except 75% of all payments with out-of-pocket limit of $3,310
- Plan J – Same as I except 80% of all payments with out-of-pocket limit of $6,620 for 2022
- Plan K – Same as I except 75% of all payments with out-of-pocket limit of $6,620 for 2022
- Plan L – Same as G except 75% of all payments with out-of-pocket limit of $3,310
- Plan M – Same as A plus SNF co-ins, 50% Part A deductible and 80% foreign travel
- Plan N – Same as A plus SNF co-ins and 80% foreign travel with $20 office co-pay and $50 non-admittance hospital co-pay

Medicare Supplement Insurance
(Medigap) – Optional – Premium

Compare the benefits and premiums plan to help you find one that meets your needs now and in the future.
You might not be able to switch Medigap policies later.
C = Plan covers 100%
X = Plan doesn’t cover
% = Amount the plan covers

<table>
<thead>
<tr>
<th>Benefits</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>K</th>
<th>L</th>
<th>M</th>
<th>N</th>
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<tbody>
<tr>
<td>Part A co-ins &amp; hospital costs</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Part B deductable inc</td>
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<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
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<tr>
<td>Blood (first 3 pints)</td>
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<td>C</td>
<td>C</td>
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<td>C</td>
<td>C</td>
<td>C</td>
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</table>
### Medigap Plan C & F demise
- New subscribers cannot purchase after 2019
- Current subscribers can continue to keep plans C or F
- Current subscribers cannot transfer to plans C or F after 2019 from another Medigap plan
- Medicare has a good Medigap booklet:

### LTC (Long Term Care) Insurance
- Provides an income stream to cover long-term care in a nursing home, assisted or independent living (including home)
- Best purchased before age 60 to obtain lower rates
- This is term insurance, if not used, premiums are forfeited
- To lower premiums, increase waiting period (90-100 days is typical)

### Taxes
- Property Taxes
- Federal Income Taxes
**Property Taxes when over age 65**

- Property Tax Caps for those over 65
  - School Tax (as established by school district)
  - County Tax (as established by county-wide vote, e.g., Denton county)
  - City Tax (as established by city-wide vote, e.g., Denton city)
  - Other taxing districts are not capped (e.g., college, library, etc.)
- Property Tax payment plan
  - Four quartile payments – 1/31, 3/31, 5/31, 7/31
- Property Tax payment option
  - Before 12/31 or 1/31, understand income tax implications if itemizing
- Property Tax Deferral
  - May be deferred until the home is sold (by you or heir at time of death)
  - Tax lien placed on home
  - 8% interest accumulated annually

**Income Tax Implications on Retirement Income**

- Income Tax impact on Social Security income
  - Single – No tax impact if other income plus 50% of SS is less than $25,000
  - Married – No tax impact if other income plus 50% of SS is less than $32,000
  - Above these limits, social security income will be taxed on a stepped scale capping at 85% taxable
    - At least 15% of SS income will always be tax free
- If possible, defer SS income until other taxable income is minimized
  - Withdrawing Roth IRA and Roth 401K funds are a non-taxable event
    - If invested for five years and over age 59½

**Some Simple Tax Strategies**

- Standard Deduction vs. Itemized Deduction
  - Single:  
    - <65 $12,950  
    - 65+ $14,700
  - Married: both <65 $25,900  
    - 65+ $28,700
  - Married: one <65 $27,300
  - Blind: $1,400 per person
- Bunching Itemized Deductions
Potential Itemized Deductions

- Medical
  - Medicare part B & D or C premiums
  - Co-pays
  - Medigap & LTC insurance premiums
  - Mileage to doctors, dentists, hospital, pharmacy
- Taxes – Property & Sales
- Interest - Mortgage
- Contributions
  - Church or any 501(c)(3) organization
  - Volunteer mileage

Upcoming Financial Events as You Approach 65

Questions...

Comments...

Please don't forget to submit your Class Evaluation!