


Class Notes



INSURANCE  
Continuing Education

Social Security: Now...and the Future?

2<sup>nd</sup> Edition | 4<sup>th</sup> Revision

**KAPLAN**<sup>®</sup>

# **Social Security: Now...and the Future?**

2<sup>nd</sup> Edition, 4<sup>th</sup> Revision

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# Contents

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**Contents iii**

**Course Overview iv**

- I. Introduction and Course Objectives 1**
- II. History and Development of Today's Social Security System 2**
- III. Where We Are Now 3**
- IV. Current Facts About Social Security 4**
- V. Eligibility and Benefits Under Social Security 8**
- VI. The Social Security Statement 23**
- VII. Taxation of Social Security Retirement Benefits 27**
- VIII. Medicare 30**
- IX. Proposals for Cutting the Gap 35**
- X. Resources 37**

This educational offering is recognized by the Minnesota Commissioner of Commerce as satisfying 4.0 hours of credit toward continuing insurance education requirements.

# Course Overview

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With the retirement of baby boomers underway, Social Security benefits are receiving new scrutiny and attention. Find out the issues behind the hype.

Changes to defined benefit pension programs, the rise of 401(k) plans, and more frequent job shifts are impacting the retirement of baby boomers. In fact, many boomers may not be as financially ready for retirement as their parent's generation. Now, with Social Security on the table, many of your clients may be more anxious than ever about financial viability in retirement.

You'll learn what issues are at the heart of recent changes to Social Security and what these changes mean to future benefits. Will the system be viable after 2035? 2045? You'll leave with a good understanding of the crucial issues behind the Social Security controversy—and how to help your clients make the necessary decisions to plan for their golden years.

Topics include the following:

- Retirement and survivors benefits
- Recent changes to Social Security
- Social Security taxes and earnings limits
- When to start receiving benefits
- Adjusting retirement plans to new realities