### The AMAC Foundation

As a tax exempt, nonprofit organization, the Foundation conducts programs of general and specific interest to mature Americans.

The Foundation also provides services for any population segment having a need for guidance on issues potentially affecting their well being. The Foundation's Social Security Advisory Service, administered by a staff of accredited specialists, is one of these programs.

Every individual's situation is unique and you should make your benefit choices according to your personal needs. Furthermore, The Foundation is not affiliated with the Social Security Administration and does not provide legal, accounting, or tax services. Please contact a licensed professional for such advice.

In keeping with its mission as a non-profit service, all of the Foundation's programs are provided free of charge. The Foundation relies on financial contributions from the public to fulfill its mission.

### **Visit Our Websites:**

www.AmacFoundation.org www.SocialSecurityReport.org www.MedicareReport.org

These sites are updated regularly, and contain history and program documentation, along with breaking news about the Social Security and Medicare programs.



## Your Help Is Critical!

An overwhelming majority of our members supported the creation of a charitable foundation to serve the information needs of older Americans. One that could serve as a source of guidance to those on the threshold of retirement, to those already in their retirement years, and to those taking a long-range look at their future retirement

Keeping in mind that the cost of professional guidance is often prohibitively expensive for America's Seniors, the AMAC Foundation provides all of its services completely free of charge.

Your financial support will play a vital role in helping us build the services that will continue to enrich the lives of America's Seniors.

## **Donation Options**

### By mail:

AMAC Foundation 312 Teague Trail Lady Lake, FL 32159

#### Online:

www.AmacFoundation.org/donate

### By phone:

1-888-750-2622



The AMAC foundation is a 501(c)(3) nonprofit organization. Your donation is tax deductible as allowable by law. No goods or services are provided to you in return for your contribution. Once accepted by the Foundation. contributions are nonrefundable.





# Social Security Advisory Service

www.amacfoundation.org

312 Teague Trail • Lady Lake, FL 32159

### **Foundation Services**

The AMAC Foundtion conducts a variety of programs of general and specific interest to Americans, covering topics such as:

- Social Security
- Veterans' Benefits
- Aging at Home
- Caregiver Concerns
- Investment Fraud Prevention
- Senior Benefits
- End-of-Life Preparation
- Understanding Medicare and Medicaid
- Medicare Fraud Detection and Prevention.
- Technology for Seniors

Many of these educational programs are provided as virtual, online webinars and many of them are recorded and archived for ondemand access via the Foundation's main website. In addition, the Foundation maintains two information-packed topical websites focused on areas critical to America's Seniors. A number of previously recorded programs are archived for on-demand access via the Foundation's website



## **Social Security**

The Foundation recognizes that its mission of supporting and educating America's seniors requires focused assistance to its constituency in many complex and critical areas. One of these areas is Social Security— an area that is unquestionably vital to the economic well-being of older Americans

Our representatives have earned certification as National Social Security Advisors, qualifying them to counsel retirees and pre-retirees on questions and issues pertaining to Social Security.







Russ Gloor





Gerry Hafer

Arlene Sharp

## **Questions on Social Security?**

Contact one of our Social Security Advisors

AMAC Foundation 312 Teague Trail Lady Lake, FL 32159

1-888-750-2622

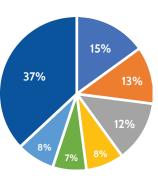
SSAdvisor@amacfoundation.org

There are no fees for this service. We are here for you!

Not affiliated with the Social Security Administration.

## **Question Topic Areas**

- When to Apply 15%
- Survivor Benefits 13%
- Spousal Benefits 12%
- Medicare 8%
- WEP/GPO 7%
- Disability 8%
- All Other 37%



## Your Full Retirement Age

| Birth Year      | Full Retirement Age    |
|-----------------|------------------------|
| 1937 or earlier | 65                     |
| 1938            | 65 years and 2 months  |
| 1939            | 65 years and 4 months  |
| 1940            | 65 years and 6 months  |
| 1941            | 65 years and 8 months  |
| 1942            | 65 years and 10 months |
| 1943 to 1954    | 66 years               |
| 1955            | 66 years and 2 months  |
| 1956            | 66 years and 4 months  |
| 1957            | 66 years and 6 months  |
| 1958            | 66 years and 8 months  |
| 1959            | 66 years and 10 months |
| 1960 or later   | 67 years               |