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assistance in the preparation of  
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For most people, Social Security is their main retirement income. In reality, this benefit only provides only 50% of retirement income and needs to be supplemented with employer-sponsored and personal investments. You can use the booklet to: Give out practical Social Security explanations to answer the many questions on this program.

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Retirement can be an exciting but stressful time of transition for people. Let Mercer's retirement tools position you as the trusted resource. Though typically only one piece of a person's financial plan in retirement, Social Security and Medicare make up a critical piece and can be tricky to understand.

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either dont know or are not

familiar with the different parts of medicare coverage such as parts a b and c along with the more

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participation can-not be

discontinued . Employees who

are not covered by a retirement

plan are covered by Social

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Employees hired after March

1986 pay the 1 .45% Medicare

tax even if they are not

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