

# SOCIAL SECURITY & MEDICARE FACTS

a product of 

Don Draper  
Sterling Cooper & Partners  
1271 Avenue of the Americas  
New York, NY 10020

Dear Don Draper:



**2015 Social Security & Medicare Facts** Has Been Completely Expanded and Revised!

We're writing to inform you of significant additions to the brand new *2015 Social Security & Medicare Facts*.

## Don't Miss the Very Substantial Updates in the 2015 Edition!

In addition to the overall coverage you've come to expect, when you renew your subscription, you'll receive access to these important updates:

- » Case studies illustrating over three dozen real-life strategies used to ensure that your clients get the opportunity to analyze, review and choose different strategies that work best for them for maximizing Social Security benefits!
- » Over 30 new Q&As and the addition of significant new content regarding:
  - Retirement and benefits eligibility
  - Benefits computation and maximization
  - Annual earnings test
  - Delayed retirement credits
  - Spousal benefits
  - Survivor's benefits
  - Children's benefits
  - Public employees—Windfall Elimination Provision/ Government Pension Offset
  - Disability benefits
  - Taxation of benefits/repayment of benefits
- » Discussion of the "File and Suspend" and "Restricted Application" techniques
- » Updated 2015 numbers regarding the Earnings Base and Cost of Living Adjustments
- » Discussion of same-sex marriage and its effect on Social Security and Medicare benefits
- » Additional citations to authority

## Settle Significant Planning Questions for Your Clients—Quickly and Confidently

*2015 Social Security & Medicare Facts* delivers completely up-to-date answers to over 500 Social Security and Medicare benefits questions—all in a convenient Q&A format, fully indexed and filled with time saving charts and tables. Written by Joseph F. Stenken, J.D., CLU®, ChFC®, one of the foremost experts on estate planning and retirement planning, *2015 Social Security & Medicare Facts* is the up-to-date, practical, comprehensive reference you can rely on.

Sincerely,

Marcia Mermelstein  
Marketing Manager

**P.S.** Take advantage of our subscriber discount and receive the brand new and greatly expanded *2015 Social Security & Medicare Facts* for the low price of \$108—a savings of more than 25% off the standard price! To order, mail back the enclosed renewal notice in the postage paid envelope provided or call **800-543-0874**.

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