

## Social Security plan eliminates inequities

Getting the most from retirement income poses special problems for two-paycheck pensioners.

Tax rules and Social Security regulations are changing, and couples with dual pensions need to plan their financial affairs with great care.

An 11.2 percent cost-of-living adjustment will take effect in July, increasing the average monthly Social Security retirement benefit from \$337 to \$374. Beginning next year, the annual increase may be delayed until October.

Another change in Social Security will eliminate one of the inequities between men and women workers. A woman who worked for her husband's unincorporated business and didn't have her earnings credited to her Social Security account must now have those earnings credited. This could mean larger benefits.

In the past, a widow or widower who remarried forfeited Social Security benefits. As a result, many retirees simply lived together. Now there is no marriage penalty for recipients of survivor's benefits who are 60 or older when they remarry.

Other forms of retirement income used to supplement Social Security benefits may be taxable. Because there is no withholding from pensions and self-employment income, for example, as there is with job salaries, recipients should plan in advance for a federal income tax bill.

What is taxable income? Social Security benefits are not taxed. Money

withdrawn from retirement income poses special problems for two-paycheck pensioners.

Pensions and annuities from employer plans are partly taxable, depending upon how much was contributed and what earnings accumulated over the years. Persons receiving a lump-sum payment from a pension plan when they are older than 59½ should check with a tax advisor about special tax treatments.

Interest and dividends from investments and savings are taxable. Beginning this year, up to \$200 of some interest and dividend income, or up to \$400 on a joint return, can be deducted. Sale of any valuable items or real estate is subject to the capital gains tax. Income from rental property is also taxable.

The first step in planning a tax bill is to list income and spouse's income and compute what is taxable. Depending upon the amount of taxable income, it may be advantageous to calculate income tax on separate returns, as well as jointly. For example, a couple may save tax dollars if one has unusually large medical expenses this year. Because medical expenses must exceed 3 percent of your income to be deductible, a couple may not reach that amount on a joint return.

Persons who are 65 or older each are entitled to an additional exemption, which means four exemptions on a joint return. This reduces taxable income by \$4,000.

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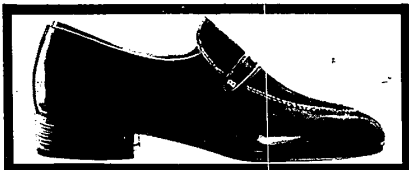
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