

Planning for the Future 2022

Social Security, Taxes and Estate Planning



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Intro to Social Security services

Whether planning for a new addition to the family or for retirement, Social Security plays a big role in life's big decisions. With this in mind, BHG has partnered with the Social Security Administration and your local advertisers to bring you Planning for the Future 2022.

The section provides all of the information you need on protecting yourself from scams and get ready for all the future will bring.

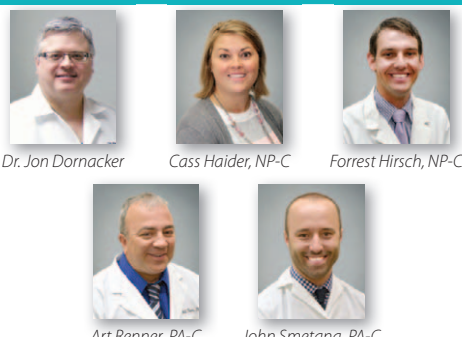
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Need a standardized benefit verification letter?

Courtesy of Social Security Public Affairs Office

If you need a Benefit Verification letter, sometimes called a “proof of income letter,” we have good news for you! Your Benefit Verification letter is available online when you need proof of Social Security benefits, Supplemental Security Income, or Medicare.

In addition to your name, date of birth, and the benefits received, your Benefit Verification letter includes other identifiers to prevent misuse and fraud. This is an added benefit to you as proof of income for loans, housing assistance, mortgage, and other verification

purposes.

The same letter is also available if you need proof that you do not receive benefits, or proof that benefits are pending. If you are an individual representative payee, you can use the my Social Security Representative Payee portal to access the Benefit Verification letter online for your beneficiaries.

You can get your Benefit Verification letter anytime using your personal my Social Security account. You can use any device to quickly and efficiently access your Benefit Verification letter. Request it today at www.ssa.gov/myaccount.

Top five fraud and scam prevention tools

Courtesy of Social Security Public Affairs Office

Knowledge is power and having the right tools to fight fraud can make a huge difference. Knowledge can also help those you love and want to protect. We put together a list of the five most important resources about Social Security scams you should know about:

- Read and share our fact sheet *Beware of Social Security Phone Scams* to learn how to spot fake calls and emails at www.ssa.gov/fraud/assets/materials/EN-05-10535.pdf.

- Visit our Office of the Inspector General’s Scam Awareness page at oig.ssa.gov/scam for information on phone scams — and how to

report them.

- Read our blog post at blog.ssa.gov/protecting-your-social-security-number-from-identity-theft to learn how to protect your Social Security number from identity theft.

- Create your own personal my Social Security account at www.ssa.gov/myaccount to help you keep track of your records and identify any suspicious activity.

- Visit our Fraud Prevention and Reporting page at www.ssa.gov/fraud to understand how we combat fraud.

Please share these resources about scams with your friends and family — and help us spread the word on social media.

Helpful facts about Social Security disability benefits

Courtesy of Social Security Public Affairs Office

When the unexpected happens and you can no longer work due to a serious medical condition, Social Security Disability Insurance (SSDI) benefits can be a lifeline for you and your family.

Most American workers contribute to Social Security through federal payroll taxes. If your working years are cut short by a severe and lasting illness or injury, our SSDI provides monthly financial assistance.

Six facts you should know about our SSDI program

1. SSDI is coverage that workers earn. If you paid enough Social Security taxes through your lifetime earnings, our SSDI provides support by replacing some of your income if you’re disabled and unable to work.

2. The Social Security Act—the law governing SSDI—has a strict definition of disability. We consider you disabled if you can’t work due to a serious medical condition that has lasted, or is expected to last, at least one year or result in death. We do not offer temporary or partial disability benefits.

3. Disability can happen to anyone at any age. Serious medical conditions, such as cancer and mental illness, can affect the young



and elderly alike. One in four 20-year-olds will become disabled before retirement age. As a result, they may need to rely on Social Security disability benefits for income support.

4. SSDI payments help disabled workers to meet their basic needs. The average monthly Social Security disability benefit is \$1,358, as of January 2022, which allows disabled workers who can no longer work meet their basic needs.

5. Social Security works aggressively to prevent, detect, and help prosecute fraud. Our agency is committed to protecting your investment. Along with our Office of the Inspector General, we take a zero tolerance approach to fraud. The result is a fraud incidence rate that is a fraction of one

percent.

6. Social Security helps people return to work without losing benefits. Often, people would like to re-enter the workforce. However, many worry they’ll lose disability benefits if they try working, or if they’re unsuccessful in returning to work. We connect them to free employment support services and help them maintain benefits, such as health care. Learn about our Ticket to Work at <http://choosework.ssa.gov/> program on our website.

We’re with you through life’s journey, paying disability benefits to almost 10 million disabled workers and their spouses and children. Learn more about our disability insurance program at <https://www.ssa.gov/benefits/disability/> today.




Let It **Grow**
Let It **Grow**
Let It **Grow**

Talk to us today about the best way to nurture your retirement goals, and together we’ll plant the seeds for a successful future.

Visit with Sundi, TruCommunity Bank Trust Officer, for IRA mutual fund products. Let us tell you how to tailor an IRA to meet your goals of having the financial security you need to enjoy your retirement. You have until **April 18, 2022** to make your 2021 IRA contribution.

- These products are not covered by Federal Deposit Insurance Corporation (FDIC).
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Five ways ssa.gov saves you time

Courtesy of Social Security Public Affairs Office

Our online tools and services save you time and make your life easier. Often, there's no need to contact us. Here are five of our webpages that can make your life easier:

1. With your own personal my Social Security account, you can request a replacement Social Security card, verify your earnings, get future benefit estimates, obtain benefit verification letters, and more at www.ssa.gov/myaccount.

2. Need answers to your Social Security-related ques-

tions? Visit our Frequently Asked Questions page at www.ssa.gov/faq.

3. You can complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/benefits/retirement.

4. Access our publications library with online booklets and pamphlets, including audio versions, on key subjects at www.ssa.gov/pubs.

5. Check out our blog for Social Security news and updates at <https://blog.ssa.gov>.

Please share these pages with your friends and family.

3 ways to fight scammers who target your Social Security benefits

Courtesy of Social Security Public Affairs Office

Scammers are always finding new ways to steal your money and personal information by exploiting your fears. The most effective way to defeat scammers is to know how to identify scams and to ignore suspicious calls and emails.

One common tactic scammers use is posing as federal agents and other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Here are three things you can do:

- Hang up right away or do not reply to the email.

- Never give personal information, money, or retail gift cards.

- Report the scam immediately to our law enforcement team at the Office of the Inspector General at <https://oig.ssa.gov/>.

You should continue to remain vigilant of phone calls when someone says there's a problem with your Social Security number or your



benefits. If you owe us money, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call or email. Remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.

- Promise a benefit increase or other assistance in exchange for payment.

- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.

- Demand secrecy from you in handling a Social Security-related problem.

- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with us, it is unlikely we will contact you. Again, if you get a suspicious call claiming to be from Social Security, you should hang up and report it right away to our Office of the Inspector General at <https://oig.ssa.gov/>.

Please share this important information with your friends.

Replacement or corrected Social Security cards available online, at office or by mail

Courtesy of Social Security Public Affairs Office

Social Security offices are currently open only for in-person appointments for limited, critical situations, depending upon local office conditions. However, you can continue to apply for a replacement Social Security card online and by mail.

Before requesting a replacement card, please remember that you might not need the physical card. Most of the time, simply knowing your Social Security number is enough.

If you have a critical situation that requires you to have a physical card and you cannot apply by mail or online, you should call your local Social Security office at www.ssa.gov/locator. Please visit our Coronavirus (COVID-19) Updates page at <https://www.ssa.gov/coronavirus/> for more information.

Applying Online

If you don't need any changes to your Social Security Number record (such

as a name or date of birth change), applying for a replacement card online is your most convenient option. You don't need to mail proof or visit an office.

You can use our online application if you are an adult, have a State-issued drivers' license or non-driver identification card, and live in the District of Columbia or one of the 45 States that verifies State-issued documents for us. All you need to do is create a my Social Security account to access and complete the online application at <https://www.ssa.gov/myaccount/replacement-card.html>.

If you live in one of the five States that do not participate—Minnesota, Nevada, New Hampshire, Oklahoma, and West Virginia—know that we are working hard to bring this service to you as soon as possible.

Applying by Mail

We require proof of your identity with your replacement card application, at <https://www.ssa.gov/forms/ss-5.pdf> usually a State-

issued drivers' license or non-driver identification card, or U.S. passport. We call these documents "primary" identity proofs. We understand mailing primary identity proofs with your replacement card application can be challenging. To help, we are temporarily expanding our policy to accept alternative identity documents—or what we call "secondary proofs"—when you cannot mail primary proof.

Acceptable secondary proofs include, but are not limited to:

- Employee identification card.

- School identification card.

- Health insurance card (not a Medicare card).

- U.S. military identification card.

These proofs must be current (not expired), show your name and identifying information (such as your date of birth or age), and be an original or a certified copy.

If you need to change



your name, when you mail your replacement card application, <https://www.ssa.gov/forms/ss-5.pdf>, you will need to submit proof of identity plus proof of the name change. The proof of identity can be primary or secondary proof. Proof of the name change could be a marriage certificate, divorce decree, Certificate of Naturalization showing the new name, or a court order approving the name change.

You may be able to submit one document to serve

as proof of your name change and identity. For example, you may submit a marriage certificate as proof of name change and identity if the certificate shows the marriage occurred within the prior two years and:

- Includes your prior name.

- Includes your age, birth date or parents' names.

- This information matches your Social Security Number record.

We will return any documents you send us.

SSI helps our most vulnerable

Courtesy of Social Security Public Affairs Office

The COVID-19 pandemic has forced Social Security to limit in-person appointments to critical situations only. This led to a sharp decrease in the number of people applying for Supplemental Security Income (SSI) payments. SSI provides monthly payments to people with low income and few resources who can no longer work due to age or disability.

Many of these individuals—especially older adults and those with limited English proficiency—rely on in-person meetings to get the help they need. Social Security



stands ready to assist these groups with online and telephone services. Older adults wanting to apply for SSI payments must call the national 800 number (800-772-1213). Those who are deaf or hard of hearing can call TTY 800-325-0778.

Anyone can contact a local Social Security office at www.ssa.gov/locator to request an appointment. Social Security also provides free interpreter services in more than 150 languages.

Social Security has released on its web page additional Information for People Helping Others at <https://www.ssa.gov/third-party/> to apply for SSI or disability benefits. With these resources, more representatives from non-profits, health care organizations, and state and local governments can work with Social Security to serve those in need during these unprecedented times.



New fact sheets added to your online statement

Courtesy of Social Security Public Affairs Office

Your Social Security Statement, available on my Social Security, tells you how much you or your family can expect to receive in disability, survivor, and retirement benefits.

We've added new fact sheets to accompany the online Statement. These new fact sheets provide clarity and useful information, based on your age group and earnings situation. They can also help you better understand Social Security programs and benefits.

You can access your Statement and the new fact sheets using your personal my Social Security account.

The new Statement fact sheets cover the following topics:

- Retirement readiness for workers in four different age groups.
- Workers with non-cov-

ered earnings who may be subject to the Windfall Elimination Provision and Government Pension Offset.

- Social Security basics for new workers.

- How people become eligible for benefits (for workers not fully insured).

- How additional work can increase your future benefits.

- Medicare readiness for workers age 62 and up.

If you don't have a my Social Security account, be sure to create one so you can access your Statement, fact sheets, and other useful information about Social Security. You can create your personal my Social Security account on our website at www.ssa.gov/myaccount/.

To learn more, visit our Social Security Statement webpage at <https://www.ssa.gov/myaccount/statement.html>. Please share these resources with your friends and family.

Plan your retirement: Questions about Social Security that can help

Courtesy of Social Security Public Affairs Office

Social Security benefits are part of the retirement plan of almost every American worker. If you're among the many people covered under Social Security, you should know what your future benefit may be. These monthly payments are likely to be an important part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. Even if you never worked and did not pay Social Security taxes, you may be eligible for spouse's retirement benefits. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits.

Our online retirement portal at www.ssa.gov/retirement is a great place to start mapping out your retirement plan. For example, have you considered:

- What is the right time for you to start receiving your retirement benefits?



- What documents you may need to provide SSA for your retirement application?

- Which factors may affect your retirement benefits?

- What you should remember to do after you apply for retirement benefits?

You can use your personal my Social Security account at www.ssa.gov/myaccount/ to get an instant estimate of your future retirement benefits. You can also see the effects of starting your retirement benefits

at different ages.

You may also be wondering about:

- Benefits for a spouse or children.

- How work affects your benefits.

- If you will have to pay taxes on your benefits.

- Medicare.

You can learn more at www.ssa.gov/retirement. Please share this information with family and friends to help them prepare for their retirement.

Who needs life insurance?

Courtesy of Social Security Public Affairs Office

Life insurance is one of many components of estate planning. Statistics from the insurance industry groups Life Happens and LIMRA indicate that 70 percent of Americans consider life insurance a necessity. However, 41 percent of respondents in 2017 did not have any life insurance.

Even though most people deem life insurance important, it is not necessary for everyone. Determining if you are a good candidate for life insurance involves doing a little research. These qualities often make life insurance a smart move.

You're married or in a committed relationship

If you are married or in a relationship in which your partner depends on you financially - even if just partially - it is smart to have a life insurance policy. This way your significant other

does not have to rely entirely on his or her income to pay off debts or maintain the quality of life you currently enjoy. Many households cannot function without two incomes. Life insurance can ensure financial burdens do not rest entirely on the shoulders of surviving loved ones.


You have children

If you have children who depend on you, life insurance is a must-have. If your spouse and children could not continue their standard of living on one income, then life insurance can fill in the gap or pay for future plans, such as college educations.

Even if you are a stay-at-home parent, your contribution to the household still holds weight. Should you pass away, your spouse will have to pay for tasks that you would normally perform, such as child care,

Insurance

continued on page 9




Tax Forms

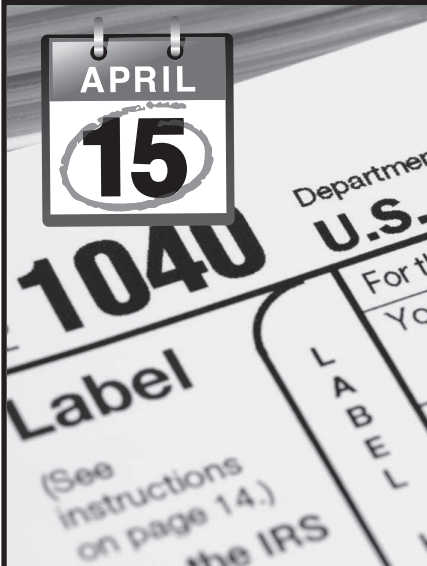
Envelopes

Calculators, etc.

available at



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What to know before you apply for retirement benefits

Courtesy of Social Security Public Affairs Office

Are you thinking about retiring and applying for Social Security retirement benefits? Our online tools can make your planning easier. Visit www.ssa.gov/myaccount to access your personal my Social Security account to get an instant and personalized estimate of your retirement benefits based on your earnings record.

It is important that your earnings record is correct because we base your benefit amount on the earnings reported to us. If you find an error, you will want to contact us to get your information corrected. Read our publication, *How to Correct Your Social Security Earnings Record*, at www.ssa.gov/pubs/EN-05-10081.pdf, to learn how.

You can also get benefit estimates based on different retirement ages and choose the best retirement age for you. Don't have a personal my Social Security account? You can create one today at www.ssa.gov/myaccount.

When you're ready to ap-



ply for Social Security retirement benefits, you can complete your application online in as little as 15 minutes at www.ssa.gov/retirement. We will contact you if we need any more information. You can check the status of your application with your personal my Social Security account.

You can apply online for your Social Security retirement benefits, and for benefits as a spouse, if you meet all the following criteria:

You must be at least age

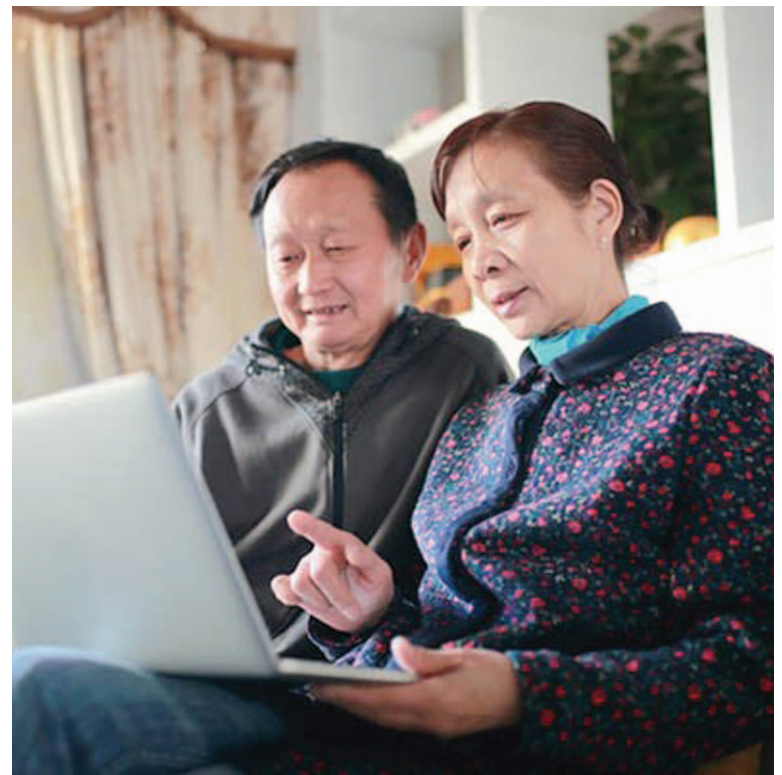
62 for the entire month to be eligible to receive benefits.

You are not currently receiving benefits on your own Social Security record.

You have not already applied for retirement benefits.

You want your benefits to start no later than four months in the future. (We cannot process your application if you apply for benefits more than four months in advance.)

Find more information about our online services at www.ssa.gov/onlineservices.



My Social Security's representative payee portal

Courtesy of Social Security Public Affairs Office

Millions of Americans who get monthly Social Security benefits or Supplemental Security Income payments need help managing their money, and may need a representative payee. A representative payee is a person or an organization we appoint to receive and manage a person's benefits.

Representative payees must know the beneficiary's needs to decide the best use of benefits for their care and well-being. To help with this responsibility, representative payees can now receive,

save, email, and print a benefit verification letter for a person they represent using their own my Social Security account, at www.ssa.gov/myaccount.

Many representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. Representative payees can fill out the form and return it to Social Security by mail, or conveniently file it online at www.ssa.gov/myaccount/rep-payee.html.

Please visit www.ssa.gov/payee if you have questions about representative payees.

Guard Your Card



Securing today and tomorrow

Your Social Security card is *not an identification document* and, in many situations, you only need to know your Social Security number (you do not need to show the physical card).

Do You Need to Show Your Social Security Card?



Evidence for Work

Several documents can be used instead of your Social Security card. Other acceptable evidence includes:

- Birth Certificate
- Permanent Resident Card or Alien Registration Receipt
- Employment Authorization Document
- Form I-94 or Form I-94A



Evidence for Department of Motor Vehicles or Driver License (REAL ID)

The only state that requires you to show your physical Social Security card is Pennsylvania. For all other states, other acceptable evidence includes:

- W-2 forms
- Form SSA-1099
- Non-SSA-1099 forms
- Pay Stubs



For Other Benefits

You should not need to show your physical Social Security card to apply for certain benefits. You can simply provide your Social Security number for benefits like:

- Housing
- Health Insurance
- Food Assistance



For Tax Purposes

You do not need your Social Security card, you only need to know your Social Security number.



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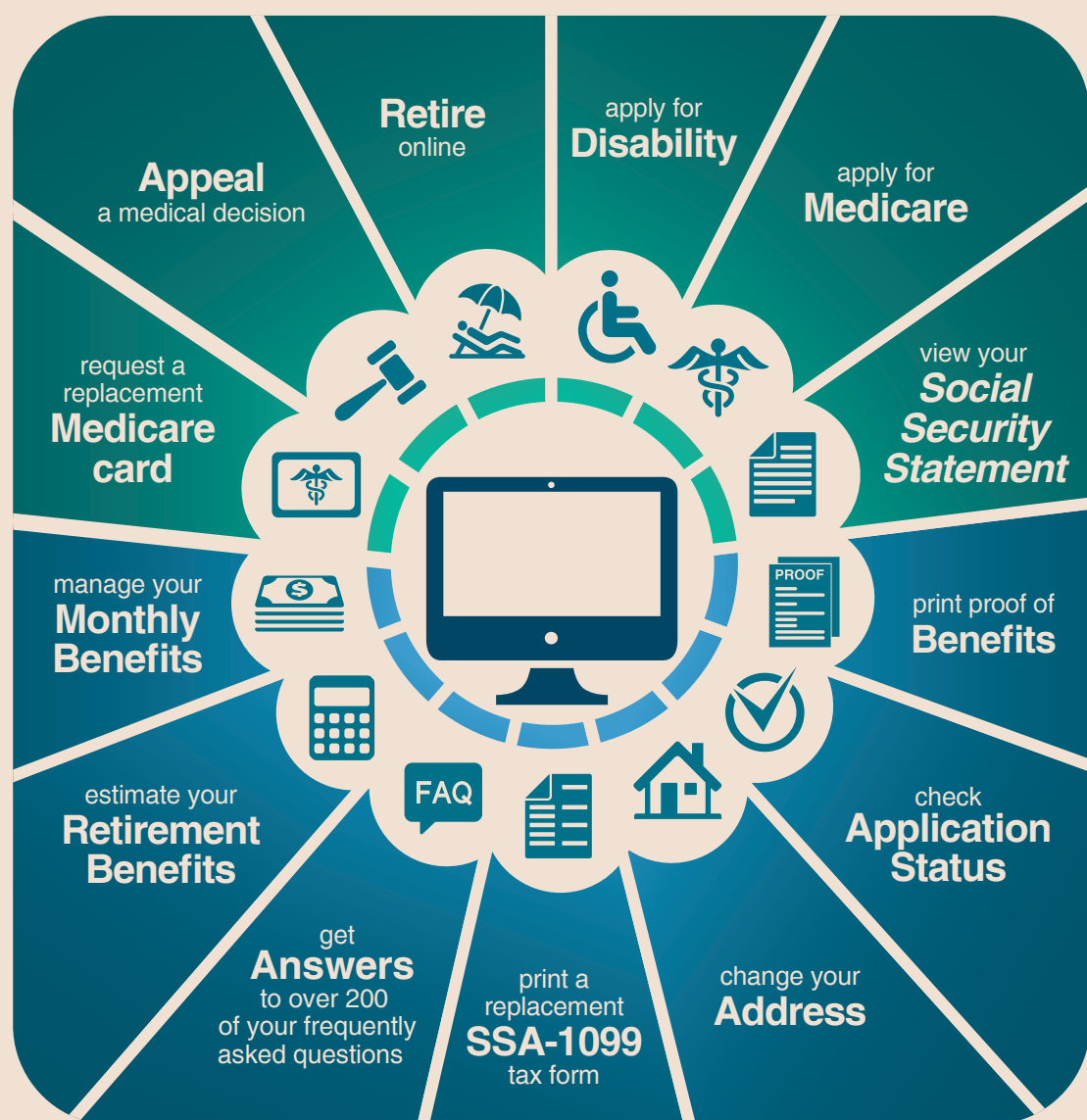
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Social Security Administration | Publication No. 05-10571 | February 2019
Produced and published at U.S. taxpayer expense

My Social Security's four super powers

Did you know having a personal my Social Security account is almost like having super powers? Think about it. It protects you, and you can even look into your financial future. Check out these four features that can empower all working Americans who pay into Social Security.

Saves You Time

You may think you need to speak with a Social Security representative to check your application status, set up or change direct deposit, or request a replacement Social Security card. But you don't! All you have to do is log in or create your personal my Social Security account at www.ssa.gov/myaccount. Take care of your Social Security business from home or away when it's convenient for you.

Security Protection

Your personal information is very important to us. When you create an account, it prevents someone else from possibly creating an account in your name. We use two-step authentication to verify you are the one logging in to your account. Our security

measures allows you to access your personal information safely and securely using my Social Security.

Reassurance

Did you know you can see your entire earnings history with your personal my Social Security account? Do you know why it's important to check it and make sure it's accurate? Your future benefits are based on your earnings history. You won't receive all the benefits you should if our records understate your real earnings. Use your account to check your Social Security Statement online and verify if your employers reported your earnings to us correctly. We tell you how to correct an error if you find one.

Plan for your Future

Retirement planning is essential for a secure future. And your personal my Social Security account makes it easy. You can view your retirement estimates when you enter the age or date when you expect to begin receiving benefits and your estimated future salary amount. You can also view your estimated disability benefit on the Estimate Benefits page.

Answers from the experts

You may need Social Security when you least expect it and we're here to make sure our information is always accessible to you. Whether you're planning for your retirement years in advance or thinking about applying today, you probably have questions.

Our Frequently Asked Questions web page at faq.ssa.gov has answers to your questions about our programs and services. We feature our most-asked questions at the

top of the page to help you find answers to the most common questions quickly, like:

- What should I do if I receive a call from someone claiming to be a Social Security employee?
- How do I change or correct my name on my Social Security number card?
- How do I apply for a new or replacement Social Security number card?
- How can I get a Social Security Statement that shows a record of my earnings and

an estimate of my future benefits?

You can also browse by topics like:

- Disability.
- Social Security Payments.
- Retirement.
- Medicare.

We also have a publications library at www.ssa.gov/pubs with information on many topics. And we provide each publication in text, audio, and downloadable formats.

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Apply for medicare online with social security

Courtesy of Social Security Public Affairs Office

Did you know that you can apply for Medicare online even if you are not ready to retire? Applying online can take less than 10 minutes. There are no forms to sign and usually no required documentation. We'll process your application and contact you if we need more information.

Visit www.ssa.gov/benefits/medicare to begin. There, you can apply for Medicare and find other important information. People are usually eligible for Medicare at age 65. If

you want to start receiving Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday.

Some Medicare beneficiaries may qualify for Extra Help to pay for the monthly premiums, annual deductibles, and co-payments related to the Medicare Prescription Drug program. You must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia to qualify for

the Extra Help. More information on Extra Help is available at www.ssa.gov/benefits/medicare/prescriptionhelp.

You may also be interested in reading these publications:

- Apply Online for Medicare — Even if You Are Not Ready to Retire www.ssa.gov/pubs/EN-05-10530.pdf.

- When to Start Receiving Retirement Benefits www.ssa.gov/pubs/EN-05-10147.pdf.

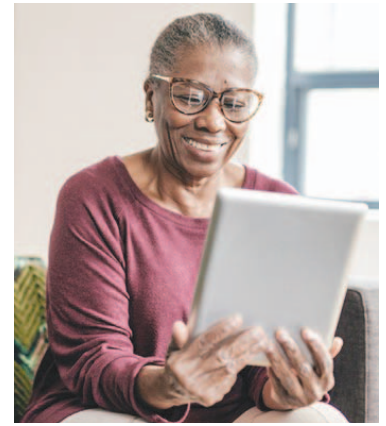
Help a friend or family member by sharing this information. It can improve the quality of their life.

Check the status of your social security benefits claims

Courtesy of Social Security Public Affairs Office

If you applied for Social Security benefits, or have a pending reconsideration or hearing request, you can check the status online using your free personal my Social Security account. If you don't have an account, you can create one at www.ssa.gov/myaccount to see the following information about your claim:

- Date of filing.
 - Current claim location.
 - Scheduled hearing date and time.
 - Re-entry numbers for incomplete applications.
 - Servicing office location.
 - Publications of interest, depending on the claim and current step in the process.
- Use your personal my



Social Security account to check the status of your application or appeal at www.ssa.gov/myaccount.

If you have questions about retirement, disability, Medicare, or survivors benefits, as well as Supplemental Security Income, visit our webpage at www.ssa.gov/benefits.

- Emergency Room 24/7
- Inpatient & Swing Bed Program
- Lab, Radiology & CT services on-site



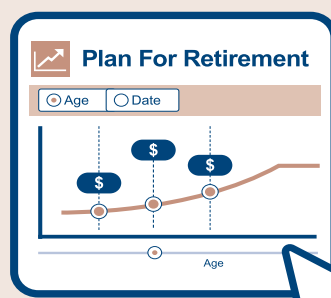
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Anytime is the Right Time to Save for Your Future

Saving for your future doesn't have to be complicated or stressful. The important thing is that you recognize that saving is important, start saving, and continue saving. If you have someone to help, that's great. But not everyone has a financial advisor or the resources to get one. So here's what you can do:



Future Social Security Benefits

First know that Social Security *will* be there for you when you are ready to retire. It's easy to see how much you could get. Visit www.ssa.gov/myaccount and create a personal *my* Social Security account to:

- View your earnings history. Your future benefits are based on your earnings record. If you see an error, report it to us so you receive all the benefits you earned.
- Use the **Plan for Retirement** tool to see how much you could receive each month from Social Security based on any age you might want to start receiving benefits.

Save for Retirement

Social Security is not meant to be your only source of income in retirement. You will likely need other savings, investments, pensions, or retirement accounts to live comfortably in retirement. Because your retirement could last 20 years or more, it is important to begin your financial planning as early as possible. It's never too soon — or too late — to start saving.

- If you have a workplace retirement plan, such as a 401(k), be sure to find out how it works so that you can make the most of it. Your employer might match some or all of your plan contributions.
- Save and invest on your own.
 - Contribute to other retirement accounts such as Individual Retirement Accounts (IRAs).
 - Learn how to invest in mutual funds, stocks, bonds, U.S. Savings Bonds, real estate, certificates of deposit, or other assets.
- If you are age 50 or older, you can contribute an extra amount annually to a 401(k) and IRA.

It doesn't matter how much you save, it will add up over time using the power of compound interest. But the sooner you start, the more it will add up. You can find a savings calculator at www.investor.gov/additional-resources/free-financial-planning-tools/compound-interest-calculator.

Learn more about how to save by checking out *Savings Fitness: A Guide to Your Money and Your Financial Future* at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/savings-fitness.pdf.



It's possible to achieve the retirement of your dreams.

Prepare now, so that when the time comes, you can enjoy retirement on your own terms.
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How to get your new baby's social security number

Courtesy of Social Security Public Affairs Office

Welcoming a baby to your family is an exciting time. Doing paperwork, even for something as important as a Social Security number for your newborn, is probably one of the last things you want to do. We've made it easy. If your child is born in a hospital, the most convenient way to apply for a Social Security number is at that hospital before you leave.

When you give information for your child's birth certificate at the hospital, you'll be asked whether you want to apply for a Social Security number for your child. If you answer "yes," you will be asked to provide both parents' Social Security numbers. Even if you don't know both parents' Social Security numbers, you can still apply for a number for your child.

There are many reasons why your child should have a Social Security number. You need a Social Security number to claim your child as a dependent on your income tax return. You may also



need a number for your child if you plan to do the following for your child:

- Open a bank account.
- Buy savings bonds.
- Get medical coverage.
- Apply for government services.

You can find more information by reading Social Security

Numbers for Children at www.ssa.gov/pubs/EN-05-10023.pdf.

Please share this information with people who are having a baby. Applying for a Social Security number at the hospital will save them time and let them focus on their new bundle of joy.



What are social security representative payees?

Courtesy of Social Security Public Affairs Office

Millions of people get monthly Social Security benefits or Supplemental Security Income payments. Some need help managing their money. When we receive information that indicates you need help, we'll assign a representative payee to manage your benefits for you. We try to select someone who knows you and wants to help you. A representative payee receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Housing and utilities.
- Food.
- Medical and dental expenses.
- Personal care items.
- Clothing.
- Rehabilitation expenses (if you're disabled).

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. They should be someone you trust and see often, and who clearly under-

stands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be your representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

We also offer an option, called Advance Designation, which allows you to choose a representative payee in advance. In the event you can no longer make your own financial decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits.

You can submit your advance designation request when you apply for benefits or after you are already receiving benefits. You may do so through your personal my Social Security account at www.ssa.gov/myaccount, by telephone, or in person.

You can find more information at <http://www.ssa.gov/payee>.

Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Securing today and tomorrow

Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT OIG.SSA.GOV**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at oig.ssa.gov
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at oig.ssa.gov/scam
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Supplemental security income benefits for children with disabilities

Courtesy of Social Security Public Affairs Office

Social Security's Supplemental Security Income (SSI) program provides cash payments to children with disabilities whose families have limited income and resources. A child must meet the following medical requirements to be considered disabled under Social Security rules:

- The child must have a medical condition, or a combination of conditions, that results in "marked and severe functional limitations." This means that the condition(s) must seriously limit the child's activities.

- The child's disabling condition(s) must last for at least 12 months, or the condition(s) must be expected to end in death.

We also help children through our Compassionate Allowances program. Compassionate Allowances are a way to quickly identify conditions that, by definition, meet Social Security's standard for disability benefits. The list can be found at www.ssa.gov/compassionateallowances/conditions.htm. Compassionate Allowances help us reduce waiting time to reach a disability determination for children with the most serious disabilities. Thousands of children receive benefits because they have a condition on this list, but children with conditions not on this list can still qualify for SSI.



A child must meet additional eligibility requirements for low income and limited resources to qualify for SSI. To qualify, a child:

- Who is blind must not be working or earning more than \$2,260 a month in 2022.

- Who is not blind, must not be working or earning more than \$1,350 a month in 2022.

Earnings amounts usually change every year. Some older teenagers may have part-time jobs or be involved in work programs, which Social Security will count for financial eligibility.

In addition, if an unmarried child under age 18 is living at home, Social Security

may consider some of the parents' income as the child's income. We make allowances for the parents and their other children living in the home when we consider the parents' income. You can read more about children's benefits in our publication, *Benefits for Children with Disabilities* at www.ssa.gov/pubs/EN-05-10026.pdf.

If you are a parent or know a parent, guardian, caregiver, or representative of a child you think may be eligible, visit our Disability Benefits-Apply for a Child (Under Age 18) at www.ssa.gov/benefits/disability/apply-child.html to learn more and begin an application.



Social security supports small businesses

Courtesy of Social Security Public Affairs Office

The COVID-19 pandemic has been testing small businesses. Running a small business can be a 24-7 endeavor. Managing employees, inventory, scheduling, services, and marketing can be challenging even in normal times.

If you're a small business owner, or you work for one, our online suite of services can help make your life easier. Our business services allow you to file W-2/W-2Cs online and verify your employees' names and Social Security numbers against our records.

Our online services at www.ssa.gov/employer

will save you valuable time when you need information on filing electronic W-2s and verifying Social Security numbers.

Small business owners can also take advantage of our Business Services Online at www.ssa.gov/bsowelcome.htm. You must register to use this free service, which also offers fast and secure online W-2 filing options to Certified Public Accountants, enrolled agents, and individuals who process W-2s and W-2Cs.

For more information about electronic wage reporting, please read our publication at www.ssa.gov/pubs/EN-05-10034.pdf.

How our expanded compassionate allowances help people with disabilities

Courtesy of Social Security Public Affairs Office

On August 16, 2021, Kilolo Kijakazi, Acting Commissioner of Social Security, announced 12 new Compassionate Allowances conditions. Compassionate Allowances is an initiative that quickly identifies severe medical conditions and diseases that meet our standards for disability benefits.

"Everyone who is eligible for benefits under the programs we administer should receive them," said Acting Commissioner Kijakazi. "Our Compassionate Allowances program helps us address barriers by helping accelerate the disability application process for people who are likely to get approved for benefits due to the severity of their medical condition."

Due to the severe nature of many of the Compassionate Allowance conditions, claims are often allowed based on medical confirmation of the diagnosis alone. For example, certain can-



cers, amyotrophic lateral sclerosis (ALS), and a number of rare disorders that affect children, would qualify under this program.

When a person applies for disability benefits, we must obtain medical records in order to make an accurate determination. With electronic records transmission, we can quickly obtain their medical information, review it, and make a fast determination. For more information about the program, including a list of all Compassionate Allowanc-

es conditions, please visit our Compassionate Allowances page at www.ssa.gov/compassionateallowances/.

To apply for disability benefits, visit our Disability Benefits page at <https://www.ssa.gov/benefits/disability/> - and create a personal my Social Security account at www.ssa.gov/myaccount where you can check the status of your claim and conduct other business. Please share this information with your family and friends - and post it on social media.

Insurance continued from page 4

cleaning services, cooking, and transportation.

You're a business owner
Entrepreneurs benefit from life insurance since it can help pay off business debts, advises the online financial resource NerdWallet. When business owners pass away, their heirs might be able to use life insurance payouts to pay off estate taxes or fund a buy-sell agreement.

You want to leave an inheritance

If you do not have a vast accumulation of assets, investing in permanent life insurance can provide a small sum of money to heirs upon your death.

A life insurance policy is a wise investment for people whose survivors could benefit from some financial assistance in the wake of their deaths.



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Social Security's top 10 web pages for 2022

There's no better place to do your business with us or get answers than on our website. We're always working to improve our web pages and add online services to better serve you. Here are our top 10 web pages of 2022:

Open your own my Social Security account, where you can verify your earnings, view your Social Security Statement, get future benefit estimates, obtain a benefit verification letter, update your Social Security information if you receive benefits, and more, at www.ssa.gov/myaccount.

Our hub for Social Security news and updates is our blog at blog.socialsecurity.gov. You can use social media to easily share these

informative articles with friends and family.

Need answers to your Social Security-related questions? Our Frequently Asked Questions web page is another valuable source of information at www.ssa.gov/faq.

You can complete and submit our online application for retirement benefits in as little as 15 minutes at www.ssa.gov/retirement.

You can conveniently apply online for disability benefits at www.ssa.gov/benefits/disability.

Visit our publication library online (including audio versions) on key subjects at www.ssa.gov/pubs.

You can learn about Medicare at www.ssa.gov/benefits/medicare.

benefits/medicare.

You can take care of most business with us online when you visit our online services page at www.ssa.gov/onlineservices.

There are times when you may need to fill out a form and submit it to us. You can find all our forms easily at www.ssa.gov/forms.

Learn how to recognize Social Security scams and how to report them at www.ssa.gov/fraud.

Remember, if you need help, information, or you are ready to do business with Social Security, the first place to go is our website. Save time and go online!

Please share these web pages with your friends and family.

Social Security benefits increase in 2022

Approximately 70 million Americans will see a 5.9% increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2022. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the cost-of-living adjustment (COLA) helps to offset these costs.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. But, if you want to know your new benefit amount sooner, you can securely obtain your Social Security COLA notice online using the Message Center in your my Social Security account at www.ssa.gov/myaccount. You can access this information in early December prior to the mailed notice.

If you prefer to access



your COLA notice online and not receive the mailed notice, you can log in to your personal my Social Security account at www.ssa.gov/myaccount to opt out of a mailed COLA notice and any other notices that are available online by updating your Preferences in the Message Center. Did you know you can receive a text or email alert when there is a new message waiting for you? That way, you always know when we have something important for you – like your COLA notice. If you don't have an account yet, you must create one by November 17, 2021, to receive the 2022 COLA notice online.

January 2022 marks other

changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2022 will be higher. The retirement earnings test exempt amount will also change in 2022 and you can view that at www.ssa.gov/news/press/factsheets/cola-facts2022.pdf.

Be among the first to know! Sign up for or log in to your personal my Social Security account today. Choose email or text under "Message Center Preferences" to receive courtesy notifications.

You can find more information about the 2022 COLA at www.ssa.gov/cola

Retirement accounts offered as supplement

The ability to retire with financial security is a goal for millions of people across the globe. Though people may stop working in retirement, many of their existing bills, and even some new ones, will still need to be paid. Retirement is often imagined as a time of unbridled financial freedom, but that's only possible when individuals, including young professionals, prioritize planning for the day when they call it quits.

Retirement accounts and plans are a popular way to save for life after working. Individuals have various retirement plan options at their disposal, and each is unique in its own way.

Individual Retirement Account (IRA)

An IRA is a tax-advantaged way to save for retirement. Anyone with earned income can open an IRA. Money deposited into an IRA cannot be withdrawn prior to account holders reaching 59.5 years of age without incurring a steep tax penalty of 10 percent. There are limits to how much individuals can deposit into an IRA. The Internal Revenue Service notes that the deposit limit for all IRA accounts in 2021 was \$6,000 (\$7,000 for account holders age 50 and over). In addition, there are different types of IRAs, including traditional IRAs, Roth IRAs, Payroll Deduction IRAs, and SIMPLE IRAs. Each has its rules regarding taxes, eligibility and withdrawals, and individuals are urged to discuss which type of IRA is best for them with a financial professional.

401(k)

A 401(k) is another tax-advantaged retirement account typically offered through an employer, though self-employed individuals can enroll in a Solo

401(k) plan. When enrolled in a 401(k) plan, employees will have a portion of each paycheck direct deposited into a long-term investment account. Contributions to a 401(k) are made pre-tax, which saves account holders a considerable sum of money so long as they continue to make contributions. One significant advantage to 401(k) plans is that many employers will match contributions up to a certain percentage. For example, some may match up to 2 percent, so employees who contribute 2 percent or more will actually be depositing no less than 4 percent of their income each week into their 401(k) accounts. Perhaps most beneficial is that employer matches do not count toward the annual 401(k) contribution limits, which the IRS notes were \$19,500 in 2021.

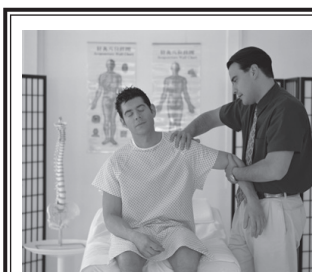
Simplified Employee Pension (SEP) Plan

An SEP plan is typically established by a small business owner or self-employed individual. However, small business owners can set them up for their employees as well. Contributions to an SEP will reduce taxable income, and the money will grow tax-deferred. Individuals enrolled in an SEP will only pay taxes on the money upon withdrawal. One of the advantages to an SEP is it has significantly higher contribution limits, which the IRS notes were \$58,000 or 25 percent of the employee's compensation, whichever was lower, in 2021. However, SEPs are employer contribution only, so they rely a lot on employers' available cash.

No retirement accounts are the same. Individuals are urged to conduct their own research and choose the plan that best suits their needs.

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Get Your Social Security benefit statement (SSA-1099 / SSA-1042S)

Courtesy of Social Security Public Affairs Office

We've made getting your annual Benefit Statement even easier. The Benefit Statement, also known as the SSA-1099 or the SSA-1042S, is a tax form we mail each year in January to people who receive Social Security benefits. It shows the total amount of benefits you received from us in the previous year. You can use this information when you file your tax return, as it shows how much Social Security income to report to the Internal Revenue Service.

If you live in the United States and you need a replacement SSA-1099 or SSA-1042S, go online to get your instant, printable replacement form using your personal my Social Security account at www.ssa.gov/myaccount. Look for your replacement SSA-1099 or SSA-1042S for the previous tax year in your personal account after February 1.

If you don't have access to a printer, you can save the document to your computer or email it to yourself. If you don't have a my Social Security account, creating one is very easy to do and usually takes less than 10 minutes.

And that's not all you can do with a personal account. If you receive benefits or



have Medicare, your personal my Social Security account is also the best way to:

- Request a replacement Social Security number card (in most states and the District of Columbia).
- Get your benefit verification letter.
- Check your benefit and payment information.
- Change your address and phone number.
- Change your direct deposit information.
- Request a replacement Medicare card.
- Report your wages if you work and receive Social Se-

curity disability insurance or Supplemental Security Income benefits.

If you're a non-citizen who lives outside of the United States and you received or repaid Social Security benefits last year, we will send you form SSA-1042S in the mail. The forms SSA-1099 and SSA-1042S are not available for people who receive Supplemental Security Income benefits.

If you don't have a personal my Social Security account, you can create one today at www.ssa.gov/myaccount.



Women plan ahead for future benefits

More women work, pay Social Security taxes, and earn credit toward monthly retirement income in the 21st century than at any other time in our nation's history. Women, on average, also face greater economic challenges in retirement than men.

Women generally live longer than men while often having lower lifetime earnings. Women may also reach retirement with smaller pensions and other assets compared to men. These are two key reasons why Social Security is vitally important to women.

Women and men may receive benefits based on their own work record or their spouse's. If you are a woman and you've worked and paid taxes into the Social Security system for at least

10 years, and have earned a minimum of 40 work credits, you may be eligible for your own benefits. Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not. If you're eligible and apply for benefits on more than one work record, you generally receive the higher benefit amount.

It's never too early or too late to start saving and planning for retirement. We have specific information for women at www.ssa.gov/people/women. You can also read the publication What Every Woman Should Know at www.ssa.gov/pubs/EN-05-10127.pdf.

Please share these links with friends and family.



My Social Security, it's not just for retirees

Courtesy of Social Security Public Affairs Office You don't have to be retired or even close to retirement to benefit from a personal my Social Security account. Calling or visiting a local Social Security office probably is rarely necessary once you have one. You can do much of your business with us online.

With your personal my Social Security account, you can:

- Request a replacement Social Security card (in most states and the District of Columbia).
- Estimate your future benefits to compare different dates or ages to begin receiving benefits.
- Check the status of your Social Security application when you do decide to apply.
- Review your work his-

tory.

If you already receive benefits, you can also:

- Request a replacement Social Security card (in most states and the District of Columbia).
 - Get a benefit verification or proof of income letter.
 - Set up or change your direct deposit.
 - Change your address.
 - Request a replacement Medicare card.
 - Get a Social Security 1099 form (SSA-1099).
 - Opt out of receiving certain notices by mail and receive them in the secure Message Center.
- Please help us spread the word. Let your family and friends know that they can create a my Social Security account today at www.ssa.gov/myaccount.

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