

Helping employees pave a smooth road into retirement is no easy task.

EMPLOYERS CALL MARCIA MANTELL when they need outside retirement expertise.



Many employees who helped your company or organization grow and prosper are now ready to retire. But stepping into retirement is riddled with unknown and unpleasant challenges for them. Making the transition into retirement is often filled with potholes, speed bumps, and roadside collisions.

Let's work together to limit the damage!

**SPEED
LIMIT
55**

**Would you
be surprised
TO LEARN ...**

**that employees should be starting
to plan for retirement by age 55?**

**By 60 they need to understand
their Social Security options.**

**And at 64, they need to dive
into Medicare.**

Employees are seeking answers to questions such as:

- How do I create a paycheck after my employer paycheck stops?
- Why are there steep reductions in my Social Security benefits if I claim early?
- Can I keep working and claim Social Security?
- What moves do I need to make to ensure my Medicare starts when my group plan stops? What about my spouse?
- I thought I'd get COBRA for 18 months? Why doesn't that work once I'm 65?
- Do I need to sign up for Medicare Part A at 65, even if I'm still working?

[X](#) @MarciaMantell [in](#) MarciaMantell [@](#) MarciaMantell [f](#) Boomer Retirement Briefs [B](#) Blog: Boomer Retirement Briefs

MantellRetirementConsulting.com | 781-559-8260 | marcia.mantell@mantellretirement.com

© 2024 Mantell Retirement Consulting, Inc. All rights reserved.



Special complications your highly compensated employees should watch out for

If you offer a Health Savings Account (HSA)

Determining the last eligible contribution month wreaks havoc when employees get this wrong. There are implications for HSAs when filing for Social Security or starting Medicare Part A. They can end up in tax trouble.

High income in retirement means higher Part B premiums

Employees with large 401(k)s, 403(b)s, or other retirement accounts likely meet IRMAA – income-related monthly adjustment amounts. This is the means-testing part of Medicare and is an unwelcome surprise.

High “combined” income in retirement means more Social Security benefits are subject to income tax

While Social Security may not make up a large portion of a C-suite executive’s income, they should be prepared to pay ordinary income tax on Social Security benefits.



Work with Marcia

For employers & their employees

- **Engaging presentations** where Marcia makes sense of the seemingly crazy rules. On-site or virtual
- **Hands-on group workshops** where employees learn how to use key websites
- **Live Webinars** you can record for internal use
- **1:1 consultations** with employees to discuss their Social Security, Medicare, or retirement plans and decisions
- **Action-packed checklists**, key dates, and next steps
- **Individual HR/Benefits Consultations** to discuss where collisions and quicksand are hiding for your employees

What you can expect from our relationship

- **Expertise.** As an expert in Social Security and Medicare, Marcia brings the latest changes and updates to every presentation and discussion.
- **Insights.** With her breadth of retirement knowledge and her uncanny ability to connect the dots between your plan and the Federal programs, Marcia will help your employees navigate betwixt and between.
- **Availability.** You’ll have ready access to consult with Marcia on how your plan works for employees 65+. Or to get your own questions answered.

Help employees

avoid more collisions and crashes on their road into retirement.

CONTACT MARCIA

to discuss how she can help you create strong, valuable programs for your employees.

Marcia.Mantell@MantellRetirement.com

781-559-8260

 **MANTELL**
RETIREMENT CONSULTING



Books by Marcia

Cookin' Up Your Retirement Plan
What's the Deal with... Social Security for Women?
What's the Deal with... Retirement Planning for Women?
Order on Amazon or Barnes & Noble.