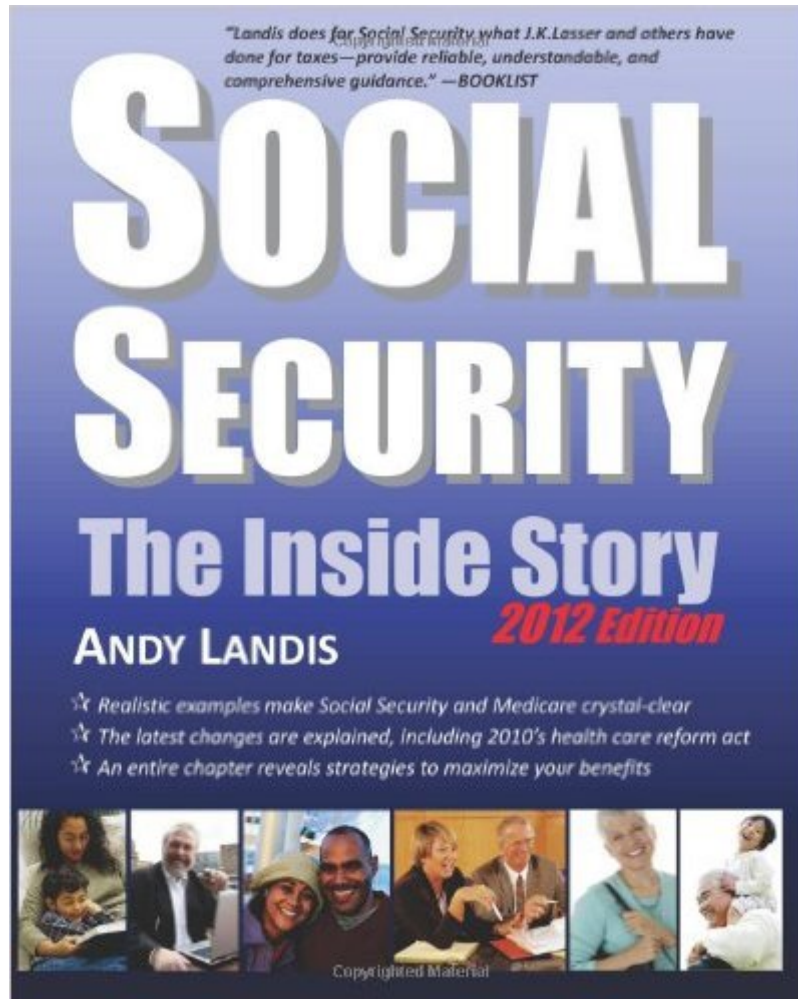


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# Social Security: The Inside Story, 2012 Edition



## Synopsis

Social Security and Medicare form the bedrock of your future financial security. You paid for themâ€”now learn how they work for you! **SOCIAL SECURITY: THE INSIDE STORY** is detailed. Comprehensive. User-friendly. Previous editions were hailed as the best resource on Social Security and Medicare. This new 2012 edition is completely updated and expanded with web links, â€œReform Notes,â€• â€œTips For Success,â€• and a totally revised Medicare chapter. The authorâ€™s expertise is unmatched, with over 30 yearsâ€™ experience as a consultant, speaker, and former SSA representative. Learn from dozens of examples how Social Security works for you and your family. Gain insight from charts, figures, and tables that clarify key provisions. Discover the hidden â€œInside Storyâ€• of the program. Get the facts about Social Securityâ€™s future sustainability. This is the proven resource for taxpayers, retirees, financial advisors and HR professionalsâ€”the essential guide for everyone with a stake in Social Security.

## Book Information

Series: Social Security: The Inside Story

Paperback: 276 pages

Publisher: CreateSpace Independent Publishing Platform (December 2, 2011)

Language: English

ISBN-10: 1467970417

ISBN-13: 978-1467970419

Product Dimensions: 8 x 0.6 x 10 inches

Shipping Weight: 1.4 pounds

Average Customer Review: 4.4 out of 5 starsÂ Â See all reviewsÂ (51 customer reviews)

Best Sellers Rank: #473,627 in Books (See Top 100 in Books)   #47 inÂ Books > Medical Books > Administration & Medicine Economics > Medicaid & Medicare   #55 inÂ Books > Politics & Social Sciences > Politics & Government > Public Affairs & Policy > Social Security   #542 inÂ Books > Business & Money > Personal Finance > Retirement Planning

## Customer Reviews

I'm a retired Soc. Sec. claims rep and I rate this book as the best explanation of Social Security benefits I've ever seen. The writer's style is great and he has a nice, friendly approach. It's not an easy subject, but he explains things in a simple, understandable fashion.

OK, I'm the author and I'm biased. But the other SocialSecurity books out there still seem to be

either very poor-quality consumer guides (out of date, inaccurate, or jargon), or the "Social Security is a rip-off and it will crash in a few years" type. My guiding principles in creating this book: --accuracy (gained from many years working at SSA), --plain English, and --lots of concrete examples. There are a few areas where the book has become obsolete: --All the payment figures have increased with inflation. --The 1.45% payroll tax on Medicare no longer has an earnings cap--it applies to all earnings, no matter how high. --The amount of Social Security benefits included in your taxable income has increased from 50% to 85% for high-income retirees. Otherwise the book is still current. (OK, it's time for a new edition, which I'll complete one of these days!) I invite readers to contact me with individual questions or comments. Happy reading!

This is a great book that covers everything you need to know about Social Security. As a Certified Financial Planner, I have referenced this book numerous times to help plan with my clients. The book is written in easy to understand language and covers pretty much anything you need to know. He uses great examples and provides many links to additional resources. This is a must have for anyone in the financial services industry or anyone who wants to truly maximize and understand their benefits.

I've found Andy's book to be absolutely essential for anybody planning their retirement. Andy tells you how to get the most from Social Security, which can add many thousands of dollars to your lifetime payouts. And his info on Medicare helps you navigate the complex rules, so that you minimize your out-of-pocket medical expenses. I write columns on retirement planning at CBS MoneyWatch, and I've collaborated with Andy several times on Social Security and Medicare issues. I also conduct retirement planning seminars across the country, and Andy's book is on the top of my reference list for my audience members. Andy is the go-to guy to learn about Social Security and Medicare! I can't recommend Andy and his book highly enough. Steve Vernon, FSA, President, Rest-of-Life Communications and author of Recession-Proof Your Retirement Years

This should be mandatory reading for rookie as well as veteran financial planners. The author lays out the often confusing "world" of Social Security in an understandable and entertaining fashion. The book's title says it all.

My husband ordered this. He's the "investment guy" in our household and he knows more than most professionals in the field because he's been continuously studying finance-anything for over 40

years because he loves to. This book gave information he had not found anywhere else and now that he's 62, we want to know exactly what our benefits are. We have an adult disabled son and this book explained some critical information that even our attorney did not know (or failed to tell us) that could affect SS benefits (in a positive way) if our son's disability is deemed severe enough for the special rules.

Mr. Landis has succeeded in making a very complicated subject comprehensible to the average reader. All my questions about how the system works were answered. I appreciated the fact that Mr. Landis was employed by the Social Security Administration for many years and was able to give an insider's account of procedures and benefits. Many thanks for this very helpful book!

Social Security is complicated because there are many rules and even more personal situations. This book did a good job of giving you the basics so you have an understanding of the general terrain. It may not have a scenario that exactly fits your situation but it will give you an understanding of how to explore your options. It's also well written so most people should be able to understand the subject.

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