



JM J. MARSHALL ASSOCIATES

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Securities offered through
Investors Capital Corporation

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Advisory Services Offered through
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“Dedicated to You”

The social security system, including Medicare, has become too complicated for anyone but an expert to understand in full.

But you can, and should know at least your basic rights, how to protect them and how to make sure you get all your benefits you're entitled to.

Most of us get our Social Security record every year around our birthday. Do you look at it? The statute of limitations prevents correcting the records after three years, three months and 15 days. After that, it is what it is and can't be changed.

The statement include an estimate of the benefits you'll receive and if you retire at age 62, normal retirement age (66?) or age 70 as well as benefits payable in the event of your disability or death. The figures are based on your earnings record and your own estimate of future earnings . This statement is indispensable for financial planning regardless of your age. Social Security isn't just a retirement system. It also provides benefits for survivors if you should die. Your children, for example, could receive benefits until they reach 19 or permanently if the child is disabled before age 22.

When should you file? It's best to file a few months before you retire, but you don't have to. Retroactive benefits can be paid for 6 months back from the month of your filing as long as you are normal retirement age not age 62.

Also, you're eligible for Medicare at age 65 even if you don't retire. Part A is the hospital coverage and Part B is the medical component, You can file for Part B the month that you reach age 65 or 3 months before or 3 months after. If you don't file during that time period you can only file during general enrollment periods, January 1, to March 31st of each year. If you want more than a year you'll be charged an extra premium of 10% higher for each 12 month delay. 2011 rates are currently \$115.40 with a \$162 deductible. There is also Plan C (private insurance option) available for additional cost should you take Social Security at age 62 or wait.

If you are still working and not yet “full retirement age”, Social Security will deduct \$1 from your benefits for each \$2 you earned above \$14,160. If you reach full retirement age during 2011, they will deduct \$1 for each \$3 that you earn above \$37,680 until the month that you reach full retirement. After that, sky's the limit you can earn whatever you can.

What income counts? Income counts when you earn it not when its paid (IE: self employed, accumulated sick pay, bonuses, etc.) for social security purposes. Investment earnings, interest, pensions, annuities and capital gains do not penalize you. Don't confuse Social Security benefit restrictions with federal tax on Social Security. That's another story altogether. In fact, call us if we haven't told you that story.

Written by Joseph Marshall



Seminar Series Continues

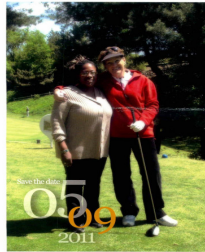
Don't Miss This

<u>Date</u>	<u>Time</u>	<u>Seminar</u>	<u>Location</u>
Wednesday June 1, 2011	6-8 PM	The New Normal	White's of Westport Dinner
Tuesday June 7, 2011	6-8 PM	The New Normal	White's of Westport Dinner
Wednesday June 9, 2011	6-8 PM	The New Normal	White's of Westport Dinner

***Should you wish to attend any of these seminars , please call our office at 508-673-3300**



Kim, Joe + Richard attain President's Club award



BCC Foundation 15th Annual Golf Tourney



Ben Bassett does his thing.

WHAT HAVE WE BEEN DOING LATELY?



Easter Bunny visits the Butterfield household



JMA supports our veterans.



Sheri's son getting into the spirit



Fall River Police Financial Workshop

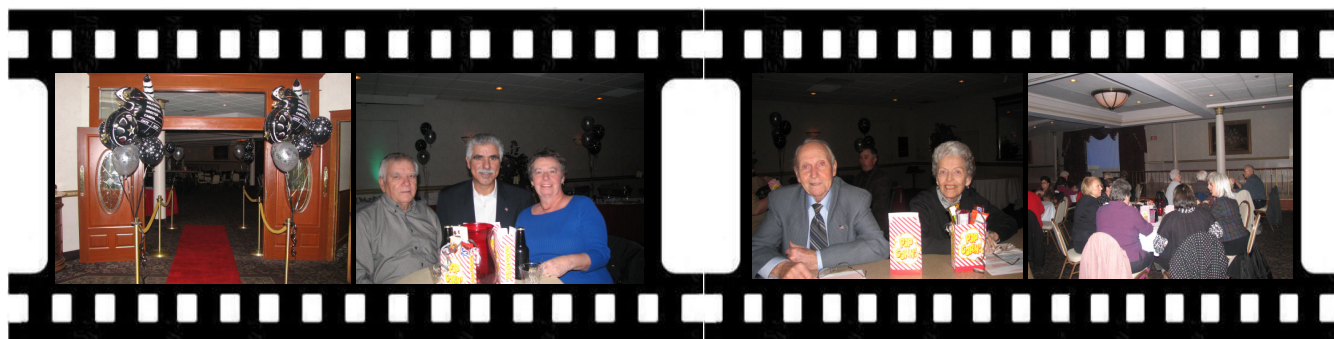
"Don't Keep Us A Secret"



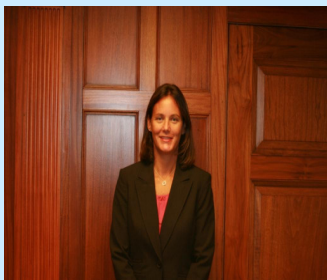
Client Appreciation Event November 16, 2010



“Trains, Plains and Automobiles.” Clients, friends and a lot of laughs. A good time was had by all. Thank you for your trust and confidence.



Kim's Korner



I was recently doing a review with a client and was reminded how often peoples circumstances change. We always tell our client's that planning "is not a specific, one time event." The planning you do in your 30's should not look like the planning you do in your 50's. Economic change after 2008 forced many people to take a second look at their finances. For those who were once the "do it yourself investors", were then seeking out financial professionals to help guide them. It is so important to keep an active relationship with both your financial and legal professionals to make sure, as things change in your life, your plan fits within your goals. The worst type of planning is crisis planning and then all to often your options are limited. Be sure to keep open communication with your team of advisors and meet as frequently as your circumstance requires. All too often it is human nature to procrastinate in areas that are often the most important.

"Don't Keep Us A Secret"



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