



Direct Draft Card

If you wish to pay your monthly service by direct draft, please fill out the card at right and return with a voided check. **Remember, you will now be charged a \$2.00 fee for receiving a paper bill. Please avoid this additional charge by signing up for direct draft today!!** Your account will be drafted on or after the 5th of each month. A "test" draft will be activated for the first month to ensure accuracy, therefore, you will receive one more statement for that month to be paid by check or money order. Thereafter, all monthly payments will be direct drafted from the account specified by you.



Ten Social Security Facts You Need to Know

- 1. You must apply for benefits.** You can apply at the local Social Security office, online at www.socialsecurity.gov or by phoning 1-800-772-1213. You should contact the Social Security Administration about three months before you want to collect benefits.
- 2. You won't receive full benefits** at age 65. The age at which full benefits are payable is increasing gradually until it reaches 66 in 2009 and 67 in 2027.
- 3. You need to decide** what's the right time to start receiving benefits. This is tricky, especially for a married couple. Your retirement benefits can start at age 62. However, you'll receive a benefit amount that is less for the rest of your life than what you'd receive if you waited until your full retirement age or if you worked beyond it.
- 4. You need to realize** that Social Security benefits won't provide your full retirement costs. Savings, investments and a pension are ways you can add to your retirement income.
- 5. You need to review** your annual Social Security statement when it's received to make sure there aren't errors in reported wages.
- 6. You need to know** that the amount of money that you can make that will affect your benefits only applies if you retire early. After you reach full retirement age, there are no limits on what you can earn.
- 7. You may be paying income taxes** on your Social Security benefits, if you have other taxable income from wages, self-employment, interest or dividends. However, you won't be paying federal income tax on more than 85 percent of your social Security benefits based on IRS rules.
- 8. You'll likely need a Medigap policy** to fill in payments Medicare doesn't pay. Private health insurance plans (Medicare Advantage) provide Medigap coverage.
- 9. You need to apply for Medicare, Part A**, at age 65, if you are still working. It provides hospital coverage, and you can get it for no cost. Most people don't sign up for Part B, outpatient health care expenses including doctor fees, in this situation, because their work insurance is likely to provide better coverage.
- 10. Medicare, Part D, pays** for prescription drugs only, and you don't get it through the Social Security office. It's purchased through private providers.

-www.seniorark.com

Authorization Agreement for Pre-authorized Payments

Company Name: Acadian On Call

I (we) hereby authorize Acadian On Call to initiate debit entries to my (our) Checking account indicated below at the depository named below, hereinafter called DEPOSITORY, to debit the same to such account.

****First month is test month. You will receive a bill.**Please include voided check**

****For the initial debit month, all previous balances will be debited to bring account current.****

Depository Name: _____ Branch: _____

City Routing Number: _____ State: _____ Zip: _____

Account#: _____

This Authorization is to remain in full force and effect until Acadian On Call has received written notification from me (either of us) of its termination in such time and in such manner as to afford Acadian On Call and DEPOSITORY a reasonable opportunity to act on it.

Name(s): _____ ID#: _____

Date: _____ Signed _____

Note: All written debit authorizations MUST provide that the receiver may revoke the authorization only by notifying the originator in the manner specified in the authorization.