



# THE RETIREMENT REPORT

Monthly Medicare & Retirement Planning Newsletter



## Staying Informed: Financial Awareness, Digital Safety, and Everyday Confidence

By Anne DeLeon



This edition of our newsletter brings together timely information and practical guidance to help you stay informed and confident in today's changing landscape. We begin with an overview of the 2026 federal income tax brackets, highlighting how understanding upcoming changes can support thoughtful planning and reduce surprises down the road.

You'll also find articles focused on personal safety and awareness, including tips for recognizing scams and protecting sensitive information. As digital tools continue to evolve, we take a closer look at chatbot technology and offer guidance on how to use these tools safely and wisely while keeping their limitations in mind.

To round it out, we've included a St. Patrick's Day brain teaser for a lighthearted mental break. Together, these articles are meant to support informed decision-making, encourage awareness, and add a touch of fun along the way.

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# Understanding Federal Income Tax Brackets for 2026

Planning ahead can make a meaningful difference when it comes to your tax bill. For 2026, federal income tax brackets and standard deduction amounts are increasing, which may help some taxpayers keep more of their income. While individual situations vary, understanding how the tax system works can help with informed financial planning long before taxes are due in April 2027.

## How federal income tax brackets work

The U.S. income tax system uses a graduated structure, meaning different portions of your taxable income are taxed at different rates. There are seven federal tax rates: 10%, 12%, 22%, 24%, 32%, 35%, and 37%. As your income rises, higher portions are taxed at higher rates.

Being in a higher tax bracket does not mean all of your income is taxed at that rate. For example, a single filer whose income falls into the 22% bracket will pay 10% on the first portion of taxable income, 12% on the next portion, and 22% only on the amount that exceeds the lower thresholds. This system helps clarify why your effective tax rate is often lower than your highest tax bracket.

## Standard deduction increases for 2026

The standard deduction is the amount you can subtract from your income before taxes are calculated if you don't itemize deductions. For the 2026 tax year, the standard deduction rises to \$16,100 for single filers and \$32,200 for married couples filing jointly. A lower taxable income generally results in a lower tax bill, which is why changes to the standard deduction can matter.

Older taxpayers may qualify for additional increases. Single filers age 65 or older will be able to add \$1,650 to their standard deduction, bringing the total to as much as \$18,150 in 2026. Certain unmarried individuals age 65 or older may qualify for a slightly higher adjustment.

Recent tax law changes also allow for a temporary additional deduction for some taxpayers age 65 and older, depending on income levels. This extra deduction is reduced at higher income ranges and is currently scheduled to expire after the 2028 tax year.

## 2026 federal income tax brackets

The chart outlines the federal income tax brackets for income earned during the 2026 tax year. It's important to note that married taxpayers who file separately generally follow the same tax rate structure as single filers, meaning the income thresholds and percentages apply in the same way.

For 2026, income limits across all tax brackets are higher than they were in 2025 as part of the IRS's annual inflation adjustments. While higher limits do not reduce tax rates themselves, they may allow a larger portion of income to be taxed at lower rates compared to prior years.

Tax Rate	Single Filers	Married Filing Jointly
10%	Up to \$12,400	Up to \$24,800
12%	\$12,401 - \$50,400	\$24,801 - \$100,800
22%	\$50,401 - \$105,700	\$100,801 - \$211,400
24%	\$105,701 - \$201,775	\$211,401 - \$403,550
32%	\$201,776 - \$256,225	\$403,551 - \$512,450
35%	\$256,226 - \$640,600	\$512,451 - \$768,700
37%	\$640,601 and above	\$768,701 and above

Understanding how these adjustments work can be helpful when reviewing paycheck withholding or planning for future tax obligations. Even small changes in bracket thresholds can impact how much tax is owed and when adjustments may be worth considering. Reviewing this information ahead of time can help avoid surprises when filing a return.

## Understanding Federal Income Tax Brackets cont'd

### Itemizing vs. taking the standard deduction

Some taxpayers may still benefit from itemizing deductions, such as charitable contributions, mortgage interest, or certain medical expenses. However, itemizing only makes sense if those deductions exceed the standard deduction. Reviewing both options each year can help determine which approach is more beneficial for your situation.

### Planning ahead

If you've owed a significant amount in taxes in the past, reviewing your withholding earlier in the year may help avoid surprises. Adjusting withholding gradually can sometimes be easier than managing a large payment all at once. Taking time to review your current withholding and estimated taxes can provide a clearer picture of where you stand. Small adjustments made early may help prevent last-minute stress at tax time.

Understanding annual tax changes is one small but important step in staying prepared. Early awareness can make planning decisions feel more manageable and less stressful when tax season arrives.

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## RETIREMENT REWARDS

Many retailers and service providers offer special savings for older adults. Here are some everyday discounts worth knowing about.

**Walgreens:** Offers periodic Senior Savings Days, typically providing 20% off eligible items for customers 55 and older who are enrolled in the myWalgreens rewards program. Participation and timing may vary by location.

**Rite Aid:** Customers 65 and older enrolled in the wellness65+ program can receive exclusive offers and rewards, including monthly in-store savings events at participating locations.

**Kohl's:** Shoppers 60 and older receive 15% off in-store purchases every Wednesday at participating locations. Discount cannot be used online and may have exclusions.

**Ross Dress for Less:** Offers a 10% senior discount for shoppers 55 and older on Tuesdays at participating stores.

**Michael's:** Customers 55 and older can receive 10% off their entire purchase when enrolled in the Michael's Rewards program.

**Great Clips:** Provides a senior haircut discount at many locations, typically for customers 65 and older. Availability and discount amount may vary by salon.

**AMC Theatres:** Offers discounted senior pricing on movie tickets for guests 60 and older, with savings varying by location and showtime.

**Chili's:** Seniors 55+ get 10% off their check every day at participating locations.

**UPS Store:** AARP members get 5% off UPS shipping and up to 15% off eligible products and services.



## Protect Yourself From Scams

Scams continue to evolve, and they often arrive disguised as phone calls, emails, text messages, mailed letters, or even messages on social media. Knowing what to look for can help you protect your personal information and your finances.

March is National Consumer Protection Week, a time to raise awareness about common scams and how to avoid them. One focus during this week is “Slam the Scam” Day, observed on March 5, 2026. The goal is simple: help people recognize imposter scams and stop criminals from gaining access to money or sensitive information.



### Understanding Social Security–Related Scams

One of the most common types of imposter scams involves criminals pretending to represent the Social Security Administration or other government agencies. These scammers may contact you by phone, email, text, letter, or social media message, often claiming there is a problem with your account or that action is required right away.

To appear legitimate, scammers may use real employee names, official-sounding language, or fake documents. Some even send images or attachments that look like government credentials. While Social Security may contact individuals by phone in limited situations, most official issues are handled through mailed notices. Requests for immediate payment or sensitive information are a strong warning sign.

### Common Warning Signs of a Scam

Although scams take many forms, they tend to follow the same pattern. Scammers often pose as a trusted organization, claim there is an urgent problem or unexpected reward, and pressure you to act quickly. They frequently insist on specific payment methods, such as gift cards, wire transfers, cryptocurrency, or cash, because these methods are difficult to trace.

It is important to know that Social Security will never threaten arrest, suspend your Social Security number, demand secrecy, or ask for payment to activate benefits or cost-of-living adjustments. They also will not request sensitive information through social media or ask you to move money into a so-called “protected” account.



### How Scammers Try to Appear Legitimate

Criminals often go to great lengths to appear credible. They may spoof phone numbers to look like they are calling from a government office or local authority. Some send official-looking letters or emails, while others create fake social media accounts that resemble real government pages. These tactics are designed to create urgency or fear, making people more likely to respond without taking time to verify the source. Taking a moment to slow down and question unexpected messages can help prevent scams.

Imposter social media accounts may have small follower counts, spelling or punctuation errors, incorrect website links, or advertisements for official forms. It is illegal to reproduce federal employee credentials or law enforcement badges. Government employees will never send photos of badges or credentials to demand payment.

## Protect Yourself cont'd...

Scammers are increasingly using artificial intelligence to make messages sound more realistic, including cloned voices and polished writing. These tools can make fraudulent calls, emails, and messages feel more personal and convincing than ever before. This makes it even more important to pause and verify before responding. Taking time to independently confirm the source can help prevent sharing information or acting on a scam.

### Steps You Can Take to Avoid a Scam

If you receive a message that feels suspicious, take a moment before reacting. Scammers often rely on fear, urgency, or surprise to push people into quick decisions. Avoid clicking on links or opening attachments, and never provide personal or financial information unless you are certain the request is legitimate. When in doubt, it's safest to stop the conversation and verify the source using contact information you trust.

Protecting your money is critical. Requests for payment using gift cards, prepaid debit cards, wire transfers, cryptocurrency, or mailed cash are major red flags and are commonly used by scammers because they are difficult to trace. No government agency or legitimate business will ask for payment in these forms. Sharing suspicious messages with trusted friends or family members can also help you gain perspective and prevent scams from spreading further.



Suspicious activity can be reported to the Social Security Office of the Inspector General at [oig.ssa.gov/report](https://oig.ssa.gov/report). Reporting scams not only helps protect you, but also helps authorities identify patterns and warn others. Providing details, even if no money was lost, can support ongoing efforts to stop scams before they affect more people. Your report may help prevent someone else from becoming a victim.

### What to Do If You Were Scammed

If you believe you were targeted or victimized by a scam, remember that it is not your fault. Scammers are skilled at deception and often target people repeatedly, using pressure and fear to manipulate their actions. Stop all contact with the scammer immediately and do not send additional information or money under any circumstances. If the scam involved financial accounts or personal details, notify your bank or financial institution as soon as possible so they can help monitor activity or take protective steps.

Consider placing a fraud alert with the major credit bureaus and taking steps to protect your Social Security number if it was compromised. Acting quickly can help limit further damage and reduce the risk of identity theft. Seeking guidance early can also make the recovery process feel less overwhelming.

Recovering from a scam can take time, but acting quickly can help limit further damage. Monitoring financial accounts, reviewing credit reports, and reporting the incident can all be important next steps. Keeping records of what happened and when can also be helpful if follow-up action is needed, especially if multiple organizations must be contacted. Taking these steps early may help reduce stress and make the recovery process more manageable. Reliable resources are available to help guide individuals through the recovery process and explain what actions to take.

Staying informed and cautious is one of the best defenses against scams. Sharing what you've learned can help others recognize warning signs sooner and avoid similar situations. Open conversations about scams can reduce stigma and encourage people to seek help sooner. Awareness can help protect not only you, but also your friends, family, and community.

## Staying Safe in a Chatbot World

Artificial intelligence is no longer a future concept. For many people, especially adults over 50, AI tools are now part of everyday life. Chatbots are used to look up information, brainstorm ideas, summarize articles, and even answer general questions about health, technology, or daily tasks. While these tools can be helpful, they also come with limitations, and understanding those limits is key to using them safely. Chatbots are computer programs designed to mimic human conversation. They generate responses based on patterns found in large amounts of data, not personal judgment or human reasoning. Because their answers often sound confident and polished, it can be easy to assume they are always accurate. That is not always the case.

### Understand who or what you are talking to

One important first step is recognizing whether you are communicating with a chatbot or a real person. Chatbots often provide long, detailed responses even to simple questions and may repeat parts of your question before answering. Their language can sound overly polished or enthusiastic. Unlike humans, they do not pause, ask for clarification in natural ways, or offer brief replies unless prompted to do so. Being aware of these patterns can help you approach the information more thoughtfully rather than accepting it at face value.

### Treat chatbot responses as a starting point

Chatbots can be useful for organizing information or providing general explanations, but they should not be treated as final authorities. They do not always pull from reputable or up-to-date sources, and in some cases, they may generate incorrect or misleading information that still sounds convincing.

It is especially important to double-check responses related to health, finances, legal matters, or major life decisions. Verifying information through trusted, independent sources can help prevent misunderstandings. For caregivers or family members supporting someone with cognitive challenges, reviewing chatbot usage together can add another layer of protection.

### Be mindful of accuracy and reporting tools

If a chatbot provides information that seems incorrect, inappropriate, or concerning, many platforms allow users to flag responses using built-in feedback options. Reporting errors helps companies improve their systems and may reduce the spread of misinformation. In general, maintaining a healthy level of skepticism and questioning where information comes from is one of the most effective safety habits.

### Protect your personal information

Sharing personal details with chatbots is never a good idea. This includes Social Security numbers, financial account information, passwords, home addresses, and sensitive medical or legal details. Even if a chatbot sounds helpful or reassuring, it does not need personal data to answer general questions. A helpful rule of thumb is to treat chatbots the same way you would treat a stranger. Polite and useful, but not someone who should be trusted with private information.

### Use caution when seeking companionship

Some people turn to chatbots for conversation or companionship, especially during times of loneliness. While these tools can offer interaction, they are not replacements for human connection. Chatbots are designed to be agreeable and responsive, but they do not have emotional awareness or safeguards to support real relationships.

### Current Annuity Rates March 2026

**6.45%**

3 Year Fixed Annuity

**6.70%**

5 Year Fixed Annuity

*To find out more,  
contact me: 314-287-0179*

## Staying Safe cont'd...

Balancing technology use with regular social interaction can help ensure emotional well-being while still benefiting from what these tools offer.

### Watch for urgency and scam behavior

Scammers increasingly use AI tools to make messages sound realistic. A major red flag is urgency. Requests that pressure you to act quickly, share information immediately, or provide payment should always be treated with caution. If a conversation creates stress, fear, or a sense that you must act right away, stepping back is the safest choice.

Ending the conversation and confirming the situation through trusted sources can help prevent financial loss or identity theft.

### A thoughtful approach goes a long way

Chatbots can be helpful tools when used carefully and intentionally. Staying informed, protecting your personal information, and taking time to verify answers can help you use AI confidently and safely in an increasingly digital world.

## St. Patrick's Day Brain Teasers

Add a little luck to your March and put your thinking skills to the test with this St. Patrick's Day brain teaser. It's a quick and festive way to give your mind a fun challenge.

### Teaser #1

I'm tall when I'm young  
and short when I'm old.  
What am I?



### Teaser #4

A field has 5 clovers.  
Each clover has 4 leaves.  
How many leaves are  
there in total?



### Teaser #7

What month of the year has  
28 days?



### Teaser #2

If a leprechaun has 3 pots  
of gold, and each pot holds  
10 gold coins, then he gives  
away half of one pot to a  
friend. How many gold  
coins does he have left?



### Teaser #5

What can grow without  
being planted, bloom  
without water, and  
disappear without a trace?

### Teaser #8

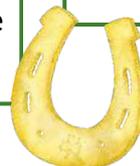
I arrive in spring, fall in  
summer, and fade by winter.  
What am I?

### Teaser #6

There are 6 flowers in a  
garden. Each flower has 5  
petals. How many petals are  
there in total?

### Teaser #9

I'm full of color but have no  
paint. I appear after rain  
and disappear quickly.  
What am I?



## UPCOMING MO MEDICARE 101 WORKSHOPS

<p><b><u>St. Louis County Library – Grant’s View Branch</u></b>                  9700 Musick Ave.                  St. Louis, Missouri 63123</p>	<p><b>Monday</b>  <b>Mar. 16th</b>  <b>6:00pm</b></p>
<p><b><u>St. Louis County Library – Clark Family Branch</u></b>                  1640 South Lindbergh Blvd.                  St. Louis, MO 63131</p>	<p><b>Wednesday</b>  <b>Mar. 18th</b>  <b>3:00pm</b></p>
<p><b><u>St. Louis County Library - Mid-County Branch</u></b>                  7821 Maryland Ave.                  Clayton, MO 63105</p>	<p><b>Thursday</b>  <b>Mar. 19th</b>  <b>6:00pm</b></p>
<p><b><u>St. Louis County Library – Bridgeton Trails Branch</u></b>                  3455 McKelvey Rd.                  Bridgeton, MO 63044</p>	<p><b>Tuesday</b>  <b>Mar. 24th</b>  <b>6:00pm</b></p>
<p><b><u>St. Louis County Library – Oak Bend Branch</u></b>                  842 South Holmes Ave.                  St. Louis, MO 63122</p>	<p><b>Wednesday</b>  <b>Mar. 25th</b>  <b>6:00pm</b></p>



Space is Limited!  
 Register Today:  
[usamedicare101.org/ADL](https://usamedicare101.org/ADL)

**Thanks for reading! Please contact me with any questions about Medicare or your retirement planning.**

### Answer Key

1. A candle
2. 25 gold coins
3. A towel
4. 20 leaves
5. A smile
6. 30 petals
7. All of them
8. A flower
9. A rainbow



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