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Because of my small pension and IRA annuities and because I'm afraid that i may outlive my retirement funds, I didn't retire until I was 67+. Currently, I live off of my monthly Social Security and pension payments and wish that I didn't have to take a mandatory distribution in April. It would help my peace of mind if I didn't have to pay taxes on my SS payments, not to mention give me more time before I have to deplete my retirement funds.