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April 2016

**Kenton Koszdin Law
Office**

16600 Sherman Way, #190
Van Nuys, CA 91406-3875

Phone: (818) 824-8483

Toll Free : (888) 392-6186



Do IRA Withdrawals and Private Pensions Affect Social Security Disability?

A [Social Security Disability \(SSDI\)](#)

question that we're frequently asked at our office is whether IRA withdrawals or private pension



payments will affect SSDI payments. The answer is NO – but there are other payments that may cause your SSDI benefit to be reduced.

SSDI benefits are paid to qualified individuals who are disabled if they have worked long enough and paid Social Security taxes. This program is not “means-based,” meaning that eligibility does not take into account other benefit income or assets that the individual may have.

However, there are a few benefits that can impact an SSDI award, such as [Workers' Compensation](#)



SOUTHERN CALIFORNIA

WORKERS' COMPENSATION BLOG

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payments and public disability benefits. You can find more information in the Social Security Administration's online brochure [How Workers' Compensation and Other Disability Payments May Affect Your Benefits](#).

Remember too that SSDI benefits may also be reduced if you are able to [work](#). Generally, if you earn more than \$1,130 per month in 2016 (\$1,820 for the blind) your SSDI benefits must be reduced. Disabled individuals are allowed a trial work period – you can find complete information on [working while receiving SSDI benefits in Working While Disabled – How We Can Help](#) from the SSA.

IRA Withdrawals and Pensions Do Affect Supplemental Security Income Benefits

It's quite a different story for [Supplemental Security Income \(SSI\)](#) payments. These benefits are means-based and designed for those with low income and few financial resources. IRA withdrawals and private pension payments made to you will be viewed as income for eligibility purposes. Also, even if you're not currently receiving payments from your IRA, the Social Security Administration may count it as a financial resource and require that you exhaust it before becoming eligible for SSI.

Here's an interesting twist: IRA withdrawals made before age 59½ generally are subject to an early withdrawal tax penalty of 10% in addition to normal taxation. However, there is an exception for those who are disabled. If you are deemed to be disabled by the IRS definition (which differs slightly from the SSA's definition of eligibility), you may be able to take money out of your IRA before age 59½ without the extra 10%

penalty.

From My Blog

Four Most Common Fatal Los Angeles Construction Accidents

There are many hazards on construction sites that can result in serious and even fatal injuries. Here are four of the most common types of incidents on Los Angeles construction sites that lead to worker fatalities:



- **Falls:** Falls from ladders, scaffolds, and roofs are particularly common and dangerous. According to the Occupational Safety Health Administration (OSHA), of the 828 total fatalities in the construction industry that occurred in the year 2013, 291 involved falls to a lower level. These types of accidents are often preventable through the use of proper safety measures. Employers must plan projects in a way to ensure that workers are safe and workers must be provided proper training and fall safety equipment. [Read the rest »](#)

California's Islands Reflect Our Rich Natural and Cultural Diversity

Our state has an incredibly rich diversity of



ecosystems and geological features including more than 500 islands. Here is a sample from north to south just waiting for you to enjoy by exploring, hiking and camping:

Humboldt Bay's Indian Island is its largest and the center of culture and life for the indigenous Wiyot people. The island is protected with no public access except for the Wiyot and grandfathered residents.

San Francisco Bay boasts 31 islands including notorious Alcatraz Island. Alcatraz, Spanish for "pelican," was a military post, military prison and later a federal prison until 1963. It's now part of the [Golden Gate National Recreation Area](#).

Farallon Islands, meaning "cliffs" in Spanish, are 20 rugged islands near San Francisco including the [Farallon National Wildlife Refuge](#). Only one pyramid-shaped island is inhabited.

Of the 12 Channel Islands near Los Angeles, 4 make up the [Channel Islands National Park](#) with 2 more serving as bases for the U.S. Navy. Santa Catalina is the largest with a population of 4,000. There are also 200 bison, a herd that began when a film crew imported 14 for a 1924 film.

Newport Bay's Balboa Island is actually 3 modified or artificial islands. Jamboree Road was named after the Boy Scout's 1953 National Scout Jamboree erected thousands of tents nearby.

Lakes have islands too! One of California's 3,000 lakes, the Salton Sea in Imperial and Coachella valleys, is the largest in area accounting for seasonal fluctuations. Red Island, located directly on the San Andreas Fault, is really a "young" active volcano.

If you or a loved one has been denied [Worker's Compensation](#) or [Social Security Disability \(SSDI\)](#) benefits, it's important to get an attorney experienced in these types of cases involved immediately. **Call 818-824-8483** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, [Social Security attorney in Van Nuys](#), can help you navigate the application process for the best possible outcome for you and your family.

Recipe of the Month:

Garlic Parmesan Zucchini and Tomato Bake



Ingredients

- 2 large or 2.5 lbs zucchini, cut into quarters
- 10 oz grape tomatoes, cut in halves or 2 large tomatoes, diced
- 7 garlic cloves, crushed
- 1/2 cup Parmesan Cheese, shredded
- 1 tsp basil/thyme/oregano, dried
- 3/4 tsp salt
- 1/2 tsp ground black pepper
- 1/3 cup parsley or basil, finely chopped
- Cooking spray

Directions:

1. Preheat oven to 350 degrees F and spray 8 x 8 or 9 x 11 baking dish with cooking spray. Set aside.

2. In a large mixing bowl, add all ingredients, except parsley/basil, and stir to combine. Transfer to a prepared baking dish and bake uncovered for 25 minutes for crunchy zucchini or 35 minutes if you like well cooked vegetables. Check for doneness with a fork or knife after 25 minutes.

Remove from the oven, garnish with basil or parsley and serve hot/warm.

Recipe courtesy of FoodReal.com

What's Happening in Southern California

April 29 – May 1

Stagecoach Festival
Empire Polo Club
Indio

May 14

Beyonce
Rose Bowl Stadium
Pasadena

May 4

Designing the Middle Ages:
Costumes of Game of Thrones
The Getty Center – 7:00 pm
Los Angeles

May 15

Beach Blast 5K/10K/15K/Marathon
Santa Monica

May 7–8

Fiesta Old Town Cinco de Mayo
Old Town
San Diego

May 21

The Color Run
Los Angeles

May 8

Mother's Day Celebration
Carlsbad Flower Fields

May 28 – 30

Topanga Days Country Fair
Topanga Canyon Blvd.
Los Angeles

May 14

Mission Possible 5K/10K Run/Walk
Los Angeles

May 30

6th Annual Memorial Day 5K
For Warriors
Los Angeles



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