The Employee Benefit Society, part of the Luman Foundation, offers a resource that offers a variety of publications. Two particularly useful ones are "The Mystery Out of Retirement Planning" and the "Mystery of Universal Life Insurance." The source of this information is www.mymoney.gov, a U.S. government website dedicated to financial literacy and education. The website provides free information and resources, including publications, financial calculators, and online tools designed to help you manage your money, save and invest. Social Security, health care, annuities and insurance are all available on this site. You can call 888-869-6619 to order a free "My Money" notebook that includes a variety of publications on saving and investing.

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