



SOCIAL SECURITY: WITH YOU THROUGH LIFE'S JOURNEY...

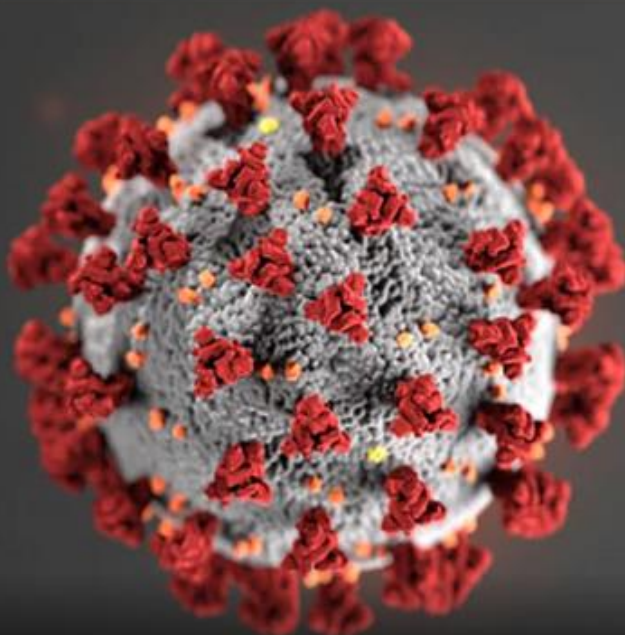


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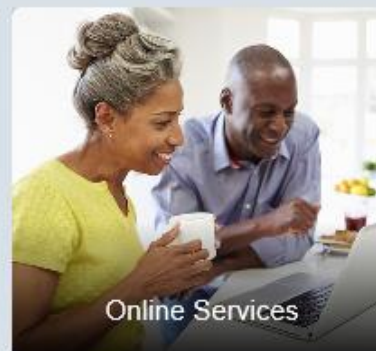




What should I do if I get a call claiming there's a problem with my Social Security number or account?



Coronavirus (COVID-19) Impact - Read More



Online Services



Retirement



Disability



Medicare Enrollment



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



Retirement Benefits

Social Security is part of the retirement plan for almost every American worker. It provides replacement income for qualified retirees and their families. This section of our website helps you better understand the program, the application process, and the online tools and resources available to you.

Ready To Retire?

Our online application makes it easy to apply for benefits.

[Apply Online For Retirement Benefits](#)



Learn

Plan for your future and understand how Social Security fits into your retirement.

[How Retirement Benefits Work](#)

[Planning For Retirement](#)

[Deciding When To Start Retirement Benefits](#)

[What Else Affects Your Retirement Benefits](#)

Apply

Ready to apply? Get everything you need to know about the process and start your application.

[Before You Apply](#)

[How To Apply](#)

[Once You've Applied](#)

Manage

Already receiving retirement benefits? Go here for resources to maximize your retirement.

[Understand Your Benefits](#)

[Inform Us Of Changes](#)

[Use Our Resources And Services To Stay In Control](#)

[Keep Your Information Secure](#)

my Social Security



Social Security

[SEARCH](#) [MENU](#) [LANGUAGES](#) [SIGN IN/UP](#)

Create your personal my Social Security account today

With your free, personal my Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest *Statement*, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, all from the comfort of your home or office!

[CREATE AN ACCOUNT →](#)

[SIGN IN →](#)

[FINISH SETTING UP YOUR ACCOUNT →](#)



socialsecurity.gov/myaccount



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John R. Doe | Sign Out

Text Size



my Social Security

My Home

Help Center

Security Settings

Overview

Estimated Benefits

Earnings Record

Welcome, John! You last signed in on March 07, 2013 at 9:47AM EST.

Social Security Statement

A Message from the Acting Commissioner:

- + What Social Security means to you...
- + About Social Security's future...
- + Learn more about Social Security...

Estimated Benefit at Full Retirement age (66):

\$1,158 a month

View Estimated Benefits

Last Reported Earnings:

\$5,330 in 2011

View Earnings Record



Print / Save Your Full Statement

Get a copy of your Statement information in a convenient, print-friendly format.

Social Security Number:
xxx-xx-0000Date of Birth:
September 23, 1948Your Email address:
test@ssa.gov

Update Email Address

Your Estimated Benefits

- *Retirement** You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until:
- your full retirement age (67 years), your payment would be about: \$ 1,680 a month
 - age 70, your payment would be about: \$ 2,094 a month
 - age 62, your payment would be about: \$ 1,159 a month
- *Disability** You have earned enough credits to qualify for benefits. If you became disabled right now, your payment would be about: \$ 1,527 a month
- *Family** If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- *Survivors** You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits:
- Your child: \$ 1,176 a month
 - Your spouse who is caring for your child: \$ 1,176 a month
 - Your spouse, if benefits start at full retirement age: \$ 1,569 a month
 - Total family benefits cannot be more than: \$ 7,908 a month

Medicare

You have enough credits to qualify for Medicare.

Your Earnings Record

Years You Worked	Your Total Social Security Earnings	Your Total Medicare Earnings
1990	854	854
1991	1,992	1,992
1992	2,854	2,854
1993	4,678	4,678
1994	6,367	6,367
1995	7,823	7,823
1996	9,985	9,985
1997	13,095	13,095
1998	16,232	16,232
1999	19,252	19,252
2000	22,240	22,240
2001	24,543	24,543
2002	26,341	26,341
2003	28,412	28,412
2004	30,970	30,970
2005	33,253	33,253
2006	35,789	35,789
2007	38,342	38,342
2008	40,665	40,665
2009	40,381	40,381
2010	41,790	41,790
2011	43,768	43,768
2012	45,718	45,718
2013	Not yet recorded	Not yet recorded

You and your family may be eligible for valuable benefits:

When you die, your family may be eligible to receive survivors benefits.

Social Security may help you if you become disabled—even at a young age.

A young person who has worked and paid Social Security taxes in as few as two years can be eligible for disability benefits.

Social Security credits you earn move with you from job to job throughout your career.

How Your Benefits Are Calculated

To qualify for benefits, you must have earned enough credits for the year you want to claim benefits. You need four credits for the year you want to claim benefits. You need four credits for the year you want to claim benefits.

We checked your record and found that you have earned enough credits to qualify for Social Security benefits.

What we assumed—we estimated your benefits based on your earnings over your working life (up to retirement age) and made about the same as the actual amount you will receive.

Generally, the older you are when you retire, the more you will receive because you have more years of earnings. We encourage you to use our online calculator at www.ssa.gov/estimator to get a more accurate estimate of your benefits.

We can't provide you with an exact estimate of your benefits. An estimate is based on (1) Your earnings in the past 5 years, and (2) After you start working again, for cost-of-living adjustments.

Total Social Security and Medicare taxes paid over your working career through the last year reported on the chart above:

Estimated taxes paid for Social Security:	Estimated taxes paid for Medicare:
You paid: \$31,322	You paid: \$7,744
Your employer paid: \$33,112	Your employer paid: \$7,744

Note: Currently, you and your employer each pay a 6.2 percent Social Security tax on up to \$117,000 of your earnings and a 1.45 percent Medicare tax on all your earnings. If you are self-employed, you pay the combined employer and employee amount, which is a 12.4 percent Social Security tax on up to \$117,000 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings.

If you have earned income of more than \$200,000 (\$250,000 for married couples filing jointly), you must pay 0.9 percent more in Medicare taxes.

Help Us Keep Your Earnings Record Accurate

You, your employer and Social Security share responsibility for the accuracy of your earnings record. Since you began working, we recorded your reported earnings under your name and Social Security number. We have updated your record each time your employer (or you, if you're self-employed) reported your earnings.

Remember, it's your earnings, not the amount of taxes you paid or the number of credits you've earned, that determine your benefit amount. When we figure that amount, we base it on your average earnings over your lifetime. If our records are wrong, you may not receive all the benefits to which you're entitled.

Review this chart carefully using your own records to make sure our information is correct and that we've recorded each year you worked. You're the only person who can look at the earnings chart and know whether it is complete and correct.

Some or all of your earnings from last year may not be shown on your Statement. It could be that we still were

processing last year's earnings reports when your Statement was prepared. Your complete earnings for last year will be shown on next year's Statement. Note: If you worked for more than one employer during any year, or if you had both earnings and self-employment income, we combined your earnings for the year.

There's a limit on the amount of earnings on which you pay Social Security taxes each year. The limit increases yearly. Earnings above the limit will not appear on your earnings chart as Social Security earnings. (For Medicare taxes, the maximum earnings amount began rising in 1991. Since 1994, all of your earnings are taxed for Medicare.)

Call us right away at 1-800-772-1213 (7 a.m.-7 p.m. your local time) if any earnings for years before last year are shown incorrectly. Please have your W-2 or tax return for those years available. (If you live outside the U.S., follow the directions at the bottom of page 4.)

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How Do You QUALIFY FOR RETIREMENT BENEFITS?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1,410 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2020, you must earn at least \$5,640.00.



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How Social Security Determines Your Benefit?

Benefits are based on earnings

- Step 1 -Your wages are adjusted for changes in wage levels over time
- Step 2 -Find the monthly average of your 35 highest earnings years
- Step 3 -Result is “average indexed monthly earnings”



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2020 RETIREMENT BENEFIT FORMULA



If your average monthly earnings are = **\$5,700**

Then your monthly benefit would be = **\$2,380**



90% of First..... **\$960 = \$864**



32% of Earnings over \$960 through \$5,785..... **\$4,740 = \$1,516**
(\$5,700 - \$960 = \$4,740)



15% of Earnings over \$5,785..... **\$0 = \$0**

**Payments rounded to whole dollar amounts*

\$5,700 = \$2,380



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RETIREMENT BENEFIT FILING STRATEGIES & OPTIONS



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EARLIEST AGE TO RETIRE WITH PERMANENT REDUCTION OF BENEFITS



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Year of Birth	Full Retirement Age	Benefit taken at age 62 would be reduced by
1943-1954	66	25%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.5%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%
1960 +	67	30%



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YOU CAN WORK & STILL RECEIVE BENEFITS

Under FRA (2020)	Year of FRA (2020)
\$18,240 annual limit	\$48,600 annual limit
Penalty results in reduction of monthly benefits, depending on amount of excess income.	



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What Income Counts Towards the Annual Earnings Limits?

Income that Counts as Earnings:

Gross wages from employment
and/or **net earnings from self employment**

Income that Does **NOT** Count as Earnings:

- Inheritance payments
- Pensions
- Income from investments
- Interest and dividends
- Capital gains
- Other sources



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FULL RETIREMENT AGE

100% OF BENEFIT
AND NO INCOME LIMIT



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MAX DELAYED RETIRED CREDIT
+ 8% OF BENEFIT PER EVERY YEAR AFTER
FULL RETIREMENT AGE



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WHEN IS A GOOD TIME TO START SOCIAL SECURITY ?

- Early Reduced Retirement
 - Age 62
 - 1/2 % per month prior to Full Retirement Age
 - Earned Earnings Limit \$18,240 (2020)
- Full Retirement Age
 - Age 66 (through 2020)
 - 100% of PIA
 - No Earnings Limit
- Delayed Retirement Credit
 - 8% per year (@ 2/3 % per month)



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SPOUSAL BENEFITS



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UNDERSTANDING SPOUSE BENEFITS

Life Claim

- 62 Earliest Age with reduction and annual earned income limits
- Eligible to maximum 50% at FRA
- Benefit amount depends on age
- Spouse has to be active on their record

Death Claim

- Eligible to maximum 100%
- Reduced if surviving spouse is under FRA
- 82.5% if the deceased spouse elected to receive benefits prior to their FRA



Know your eligibility...



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DIVORCED SPOUSES BENEFITS

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record if:

- You are unmarried;
- You are age 62 or older;
- Your ex-spouse is entitled to Social Security retirement or disability benefits; and
- The benefit you are entitled to receive based on your own work is less than the benefit you would receive based on your ex-spouse's work.



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MEDICARE BENEFITS



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Medicare.gov

The Official U.S. Government Site for Medicare

[Sign Up /
Change Plans](#)

[Your Medicare
Costs](#)

[What Medicare
Covers](#)

[Drug Coverage
\(Part D\)](#)

[Supplements &
Other Insurance](#)

[Claims &
Appeals](#)

[Manage Your
Health](#)

[Forms, Help, &
Resources](#)

Is my test, item, or service covered?

[Find health
& drug plans](#)

[Apply for
Medicare](#)

[Get started
with Medicare](#)

[New measures for home health services](#)

[Learn more](#)

[Get your Medicare Summary Notices \(MSNs\) electronically](#)

[Go paperless](#)

Address change/Medicare card issue?



Information for my situation



Find someone to talk to



1-800-MEDICARE or Medicare.gov



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MEDICARE

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

Part D = Prescription Drug Plans

Visit [Medicare.gov](https://www.Medicare.gov) for details



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STATE HEALTH INSURANCE ASSISTANCE PROGRAMS

HEALTH INSURANCE COUNSELING & ADVOCACY PROGRAM

- Your Medicare questions
- Including your benefits
- Coverage
- Premiums
- Deductibles
- and Coinsurance



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Initial Enrollment Period

Begins 3 months before your 65th birthday and ends 3 months after that birthday

Medicare Enrollment

General Enrollment Period

January 1 – March 31

Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



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MEDICARE EFFECTIVE DATES FOR INITIAL ENROLLMENT

If you enroll in the month of your initial enrollment period	Then your Part B Medicare coverage starts
One to three months before you reach age 65	The month you reach age 65
The month you reach age 65	One month after the month you reach age 65
One month after you reach age 65	Two months after the month of enrollment
Two or three months after you reach age 65	Three months after the month of enrollment



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APPLYING FOR BENEFITS

3 options available to apply:



Online



By phone 1-800-772-1213



~~At our office~~

You choose the most convenient option for you!

Note: Supplemental Security Income (SSI), child and survivor claims can only be done by phone or in a field office (not online) at this time. We are developing an online SSI application.

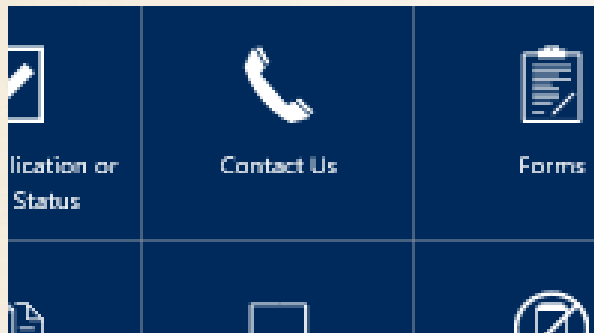


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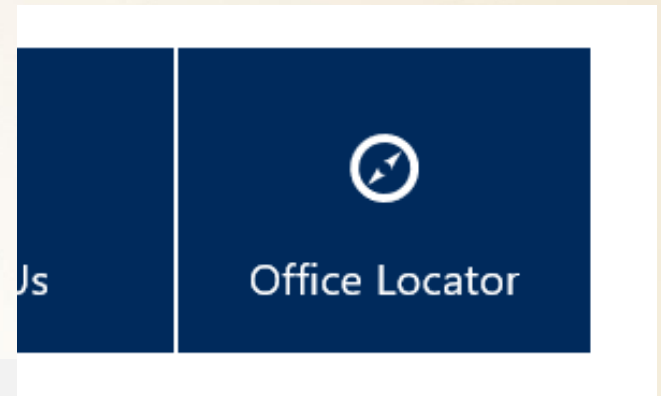
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Social Security Offices are closed to the public for in-person service during the COVID-19 pandemic. You can still get our help by using our online services or calling us.

1




2



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Social Security Office Locator

 **We are OPEN to receive your calls**

On Tuesday, March 17, 2020, we suspended face-to-face service to the public in our field offices and hearings offices nationwide until further notice. However, we are still able to provide critical services via phone, fax and online.

Find the Office for this ZIP Code.

ZIP:

[Zip Code Look Up](#)
[Services Outside the United States](#)

Using our online services, you can:

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online.](#)

National 800 Number
Toll-Free: 1-800-772-1213



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Q&A session



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