



Social Security
MNA Retirement Workshop



Securing today
and tomorrow

All information is current as of 01/27/2025

Produced at U.S. taxpayer expense

1

www.SocialSecurity.gov

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

Social Security [Benefits](#) [Medicare](#) [Card & record](#) [Español](#) | [Sign in](#)

Securing your **today** and **tomorrow**



Prepare

Check eligibility for benefits
Plan for retirement



Apply

Apply for benefits
Sign up for Medicare

After you apply

Check application or appeal status
Appeal a decision we made

Manage benefits & information



Documents

Get benefit verification letter
Get tax form (1099/1042s)



Number & card

Replace card
Request number for the first time
Report stolen number



Payment

Update direct deposit
Repay overpaid benefits
Request to withhold taxes
View benefit payment schedule



Record

Change name
Update contact information
Update incorrect birthday
Update sex identification

 **my Social Security account**
Use your account to access many of our personalized online services

[Learn about your account](#)

2



What is FICA?

- Stands for Federal Insurance Contributions Act
 - May show on paycheck as OASDI or Social Security
- Federal payroll tax deducted from workers' paychecks, matched by employer, and reported by employer to IRS
- Total FICA tax = 15.3% of gross wages. You and your employer each pay 7.65%
 - 6.2% for Social Security
 - 1.45% for Medicare
- FICA taxes help fund Social Security retirement, disability, survivor benefits and Medicare health insurance

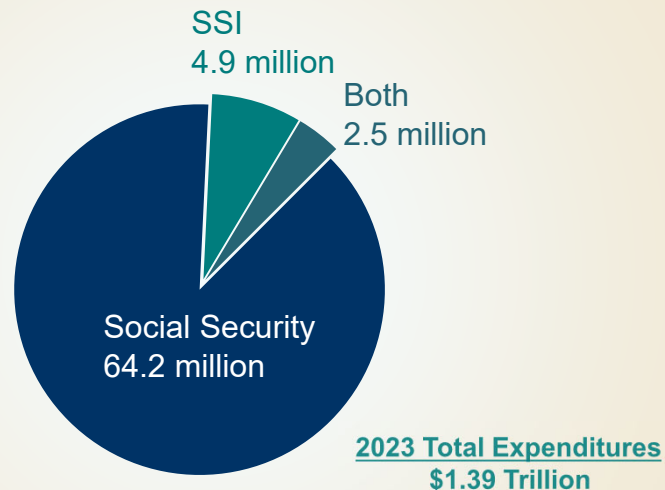


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3

Social Security Program Beneficiaries

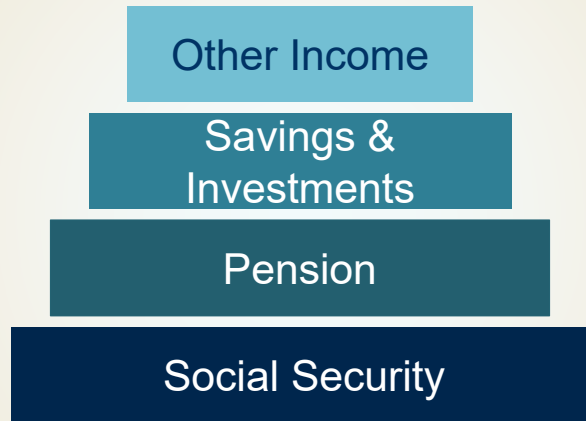


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4

Sources of Income



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5



How Do You Become Eligible 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
- In 2025, each \$1,810 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2025, you must earn at least \$7,240.

ssa.gov/benefits/retirement/planner/credits.html



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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”

ssa.gov/OACT/COLA/Benefits.html



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2025 Retirement Benefit Formula

If your average monthly earnings are = **\$8,000**

Then your monthly benefit would be = **\$3,167**

Average Monthly Earnings = \$8,000

90% of First..... **\$1,226** is **\$1,103**

32% of Earnings over \$1,226 through \$7,391... **\$6,165** is **\$1,973**
(\$7,391 - \$1,226 = \$6,165)

15% of Earnings over \$7,391..... **\$609** is **\$91**

\$8,000 is \$3,167


**Payments rounded to whole dollar amounts*



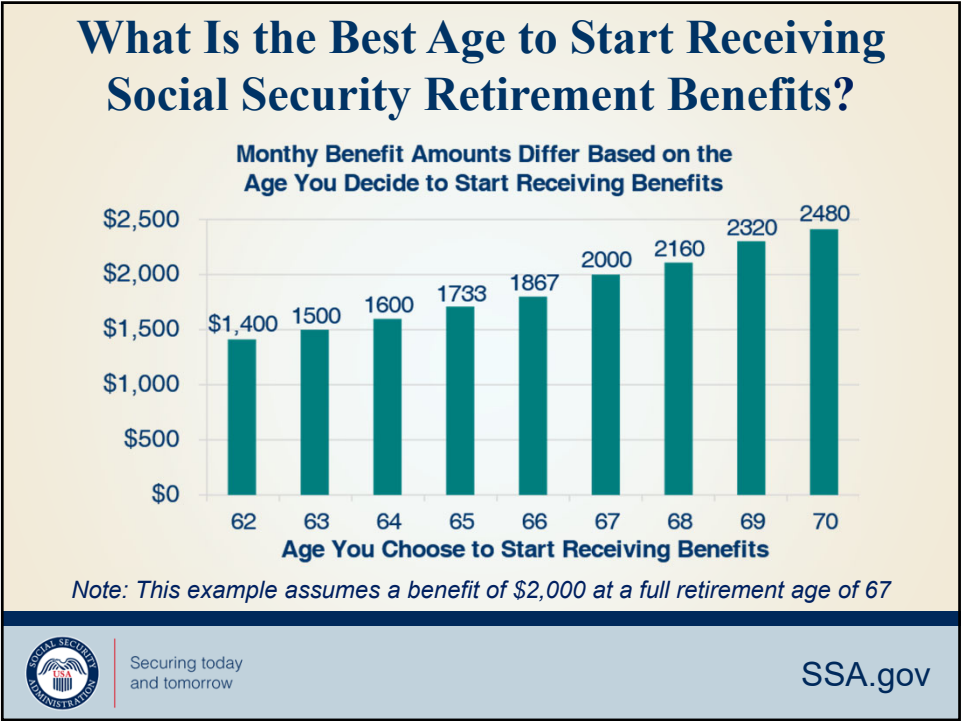
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8

Benefits Chart by Age			
Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%
ssa.gov/oact/quickcalc/earlyretire.html			
<div>Securing today and tomorrow<div>SSA.gov</div></div>			

9



10

Retirement Benefit Estimator



- Convenient, secure, and quick financial planning tool
- Immediate and accurate benefit estimates
- Lets you create "What if" scenarios based on different ages and earnings

<https://www.ssa.gov/prepare>



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Example of Results

Your Retirement Benefit Estimate

The age that you start your benefits determines how much you receive each month.

We created estimates for you at three common retirement ages using your earnings information. You can also add your own custom estimates by changing your stop work age and future earnings.



If you start your benefits:	And you earn an average of:	Your benefit will be about:	Actions:
At age 65	\$90,000 a year (from now until age 65)	\$2,159 a month	<input type="button" value="Edit"/>
At age 62	\$90,000 a year (from now until age 60)	\$1,719 a month	<input type="button" value="Edit"/>
At age 62	\$90,000 a year (from now until age 58)	\$1,694 a month	<input type="button" value="Edit"/>
At full retirement (age 67)	\$90,000 a year (from now until full retirement)	\$2,503 a month	--
At age 70	\$90,000 a year (from now until age 70)	\$3,123 a month	--
At age 62	\$90,000 a year (from now until age 62)	\$1,736 a month	--





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12

Working While Receiving Benefits		
If you are	In 2025, you can earn up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$23,400/yr. \$1950/month	\$1 for every \$2 earned above the limit
The Year Full Retirement Age is Reached	\$62,160/yr. (\$5,180/month) You can earn this much in ALL months prior to the month of FRA.	\$1 for every \$3 earned above the limit
Month of Full Retirement Age and Above	No Limit	No Limit
<p>Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.</p>		
<div>  <div>Securing today and tomorrow</div> </div> <div> Retirement Earnings Test Calculator: ssa.gov/OACT/COLA/RTeffect.html </div> <div>  </div>		

13

In Addition to the Retiree, Who Else Can Get Benefits?	
<ul style="list-style-type: none"> • Your Spouse • At age 62 • At any age if caring for child under 16 or disabled • Divorced spouses may qualify 	<ul style="list-style-type: none"> • Your Child • Not married under 18 (under 19 if still in high school) • Not married and disabled before age 22
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14



Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, they will be combined to equal to 50% of the worker's
- Does not reduce payment to the worker
- Benefit is unreduced if claiming spouse is caring for a child who is under age 16 or who has a disability
- Spouse benefits are not payable until worker collects

ssa.gov/planners/retire/yourspouse.html



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15



Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if he or she has remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

ssa.gov/benefits/retirement/planner/applying7.html#h4



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16

Survivor Benefits

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time student (no higher than grade 12)
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Widow/er or Divorced Widow/er (Remarriage after age 60 will not affect benefits)	May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none"> • as early as age 60 • as early as 50 and has a disability • at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits

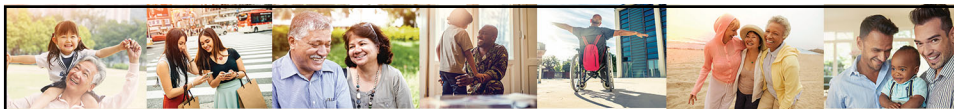
ssa.gov/benefits/survivors/



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17



Survivor Benefits

When the worker passes away their surviving spouse can claim:

- At Full Retirement Age = 100% of benefit or
- At age 60 = 71.5% of full benefit
- It increases each month they wait, up to 100% or
- A widow(er) can remarry after age 60 and continue to collect the survivor benefit
- Reminder about Earnings Limits



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18



Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
(2025 SGA Limits: non-blind - \$1,620/mo; Stat Blind - \$2,700/mo)
- have recent work and a certain number of work credits based on age




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ssa.gov/disability

SSA.gov

19


Will I pay federal taxes on my benefits?



If you:


file a federal tax return as an "individual" and your *combined income** is

- between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
- more than \$34,000, up to 85 percent of your benefits may be taxable.




file a joint return, and you and your spouse have a *combined income** that is

- between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
- more than \$44,000, up to 85 percent of your benefits may be taxable.



are married and file a separate tax return, you will probably pay taxes on your benefits.



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20



Taxation of Social Security Benefits

Your adjusted gross income
+ Nontaxable interest
+ ½ of your Social Security benefits
= Your “**combined income**”

Publication 554, *Tax Guide for Seniors*
Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*
IRS.gov

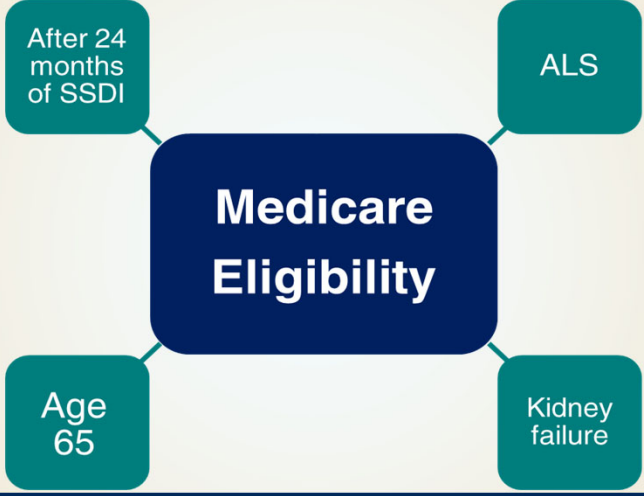



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21

When are you Eligible for Medicare?





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22

Medicare Coverage and Premiums

PART	DESCRIPTION	PREMIUM
A	HOSPITAL INSURANCE	FREE for most workers (\$1,676 deductible)
B	MEDICAL INSURANCE	2025: \$185* base premium; Covers 80% doctor bills & other outpatient medical expenses
C	ADVANTAGE PLANS or a 20% supplemental plan	Varies depending on coverage needs
D	PRESCRIPTION DRUG COVERAGE	Varies depending on state and coverage needs

Senior Linkage Line 1-800-333-2433



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23

Medicare Standard Part B Premiums for 2025

If you're single and file an individual tax return, or married and file a joint tax return:

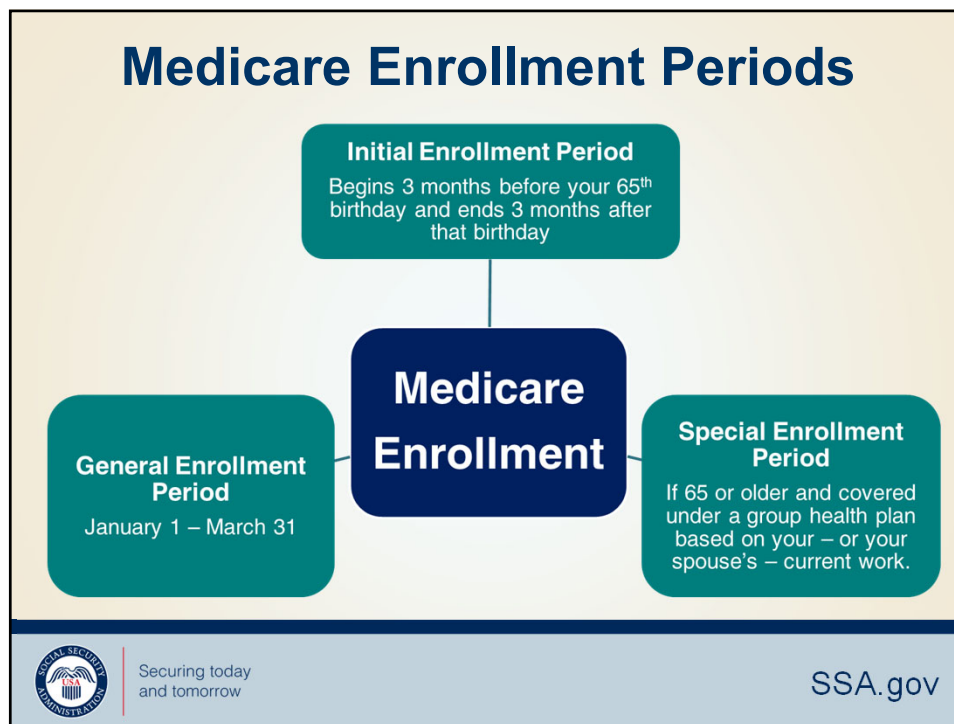
Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug plan monthly premium amount
Individuals with a MAGI of \$106,000 or less Married couples with a MAGI of \$212,000 or less	2025 standard premium = \$185.00	Your plan premium + \$0
Individuals with a MAGI above \$106,000 up to \$133,000 Married couples with a MAGI above \$212,000 up to \$266,000	Standard premium + \$74.00	Your plan premium + \$13.70
Individuals with a MAGI above \$133,000 up to \$167,000 Married couples with a MAGI above \$266,000 up to \$334,000	Standard premium + \$185.00	Your plan premium + \$35.30
Individuals with a MAGI above \$167,000 up to \$200,000 Married couples with a MAGI above \$334,000 up to \$400,000	Standard premium + \$295.90	Your plan premium + \$57.00
Individuals with a MAGI above \$200,000 up to \$500,000 Married couples with a MAGI above \$400,000 up to \$750,000	Standard premium + \$406.90	Your plan premium + \$78.60
Individuals with a MAGI equal to or greater than \$500,000 Married couples with a MAGI equal to or greater than \$750,000	Standard premium + \$443.90	Your plan premium + \$85.80



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24




25

Automatic Enrollment to Medicare

- Automatic enrollment for those receiving Social Security benefits at early retirement (under age 65)
- Initial Enrollment Package - Includes your Medicare card mailed 3 months before age 65
- If you are not receiving early retirement SS benefits, you are not automatically enrolled.
Take action to enroll.



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26

Medicare Part B Coverage (IEP)

Beginning in 2023, if you enroll in the month of your Initial Enrollment Period:	Your Part B Medicare coverage starts:
One to three months before you turn age 65	The month you turn age 65
The month you turn age 65, or one to three months after you turn age 65	The first day of the month after you sign up



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Special Enrollment Period (SEP)

If you are covered under a Group Health Plan based on current employment, you have a SEP to sign up for Part A and/or Part B anytime after age 65 as long as:

- You or your spouse is working
- You (or spouse) are covered by a group health plan (GHP) through the employer based on current employment
- You have an 8-month SEP window to sign up for Part A and/or Part B at no penalty



You do not pay a late enrollment penalty if you sign up during a SEP

CMS- L564 (employer form) and CMS - 40B (employee form)

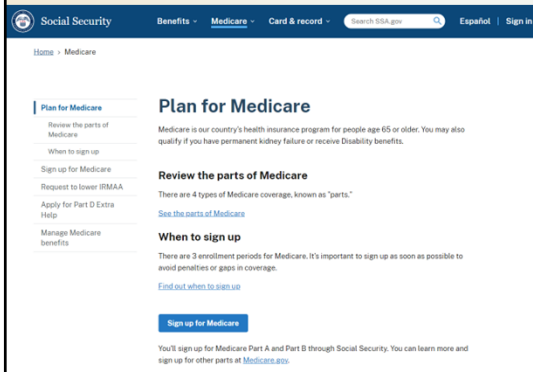


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28

How to Submit CMS 40B and L564 to SSA



If you already have Medicare Part A and wish to add Medicare Part B:

- complete the online application, or
- fax or mail completed forms CMS-40B and CMS-L564 to your local Social Security office.

ssa.gov/Medicare



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29

Do I Need to Sign up for Part A?

Consider

- It's free for most people
- If you/your spouse is actively working and covered by employer plan, Part A Hospital can be secondary insurance

Health Savings Account

- ✓ Are you contributing to a Health Savings Account (HSA)
- ✓ If you are, you need to decide between Part A or HSA
- ✓ Stop contributions to Health Savings Account (HSA) 6 months prior to Medicare enrollment or benefits enrollment

If you contribute to your HSA after you have Medicare, you could be subject to a tax penalty by the IRS

 **Publication 969**

You can withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses (deductibles, premiums, copays)

30

How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.



Schedule phone or  in-office appointment

(Call 1-800-772-1213 8 a.m. – 7 p.m. Monday through Friday).

***Child and survivor claims can only be done by phone or in the office.**

Local Office Locator: www.ssa.gov/locator




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31

my Social Security


Social Security

Benefits ▾
Medicare ▾
Card & record ▾

Search SSA.gov


Español | Account

Create your personal **my** Social Security account today

A free and secure **my** Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account
Sign In

Finish Setting Up Your Account



ssa.gov/myaccount



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32

How to Open/Sign In to a *my* Social Security Account

Sign In

Accounts created **before** September 18, 2021 should enter a Username and Password.

Username

[Forgot Username?](#)

Password

[Forgot Password?](#)

[Sign In](#)

[Sign in with !\[\]\(3162acc54a9e52827eb76a0fef2fa2e2_img.jpg\) LOGIN.GOV](#)

[Sign in with !\[\]\(f9640f02d06b604c50c1e3a558a31388_img.jpg\) ID.me](#)

[Learn more.](#)

[Create an account](#)

[Use an activation code](#)

1. Visit www.ssa.gov/myaccount
2. Select: "Sign In or Create an Account"
3. If you already have an account, select Sign In and enter:
 - Existing my Social Security username and password
 - Existing Login.gov or ID.me credentials
4. To create a new account, select Create an Account on this and the next screen. You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.



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33

my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your *Social Security Statement* to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings, to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html



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34

my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html



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35

Your Social Security Statement

WANDA WORKER October 2, 2021

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work—up to four each year. Your full retirement age is 67, based on your date of birth: April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$51,995 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)

Age You Start	Monthly Benefit Amount
62	\$1,025
63	\$1,050
64	\$1,075
65	\$1,100
66	\$1,125
67	\$1,150
68	\$1,175
69	\$1,200
70	\$1,225

Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$1,656 a month.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

- Minor child: **\$2,129**
- Spouse, if caring for a disabled child or child younger than age 16: **\$2,129**
- Spouse, if benefits start at full retirement age: **\$2,538**
- Total family benefits cannot be more than: **\$4,168**
- Your spouse or minor child may be eligible for an additional one-time death benefit of \$255.

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months after your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with my Social Security. If you find an error view your full earnings record online and call 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (begin 1996)
1971-1980	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	35,591	35,591
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,346	44,346
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,650	50,650
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,957	50,957
2020	51,995	51,995
2021	Not yet recorded	

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit ssa.gov/gap-msp.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit ssa.gov/benefits/retirement/planning/2.html.
- When you are ready to apply, visit us at ssa.gov/benefits/retirement/apply.html.
- The Statement is updated annually. It is available upon request, either online or by mail.

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$34,388	You paid: \$19,396
Employer(s): \$36,003	Employer(s): \$19,396

SSA.gov | Follow us on social media ssa.gov/socialmedia
Form SSA-7006-06-01-01 (05/21)



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36

Fact Sheet for Workers Ages 49-60



Retirement Ready

Fact Sheet For Workers Ages 49-60

www.ssa.gov

Retirement is different for everyone

Retirement means different things to different people. Because retirement is not one-size-fits-all, we want to provide you with the information you need to plan for retirement and to make informed decisions. This document will help.

Earnings are essential

Use your Social Security Statement to check your earnings each year. These earnings are used to determine your eligibility for Social Security benefits and your benefit amount. If you see an error on your earnings record, report it to us. Learn how at www.ssa.gov/pubs/EN-05-10081.pdf.

You will soon have choices to make

Once you turn 62, you will have important decisions to make. Some of these decisions may involve your Social Security retirement benefits. You can continue to work, apply for benefits, do both, or do neither. Each choice comes with important considerations for you and your family. Learn about them at www.ssa.gov/benefits/retirement/matrix.html.

Retirement Choices	Continue Working	Stop Working
Claim Benefits	Continue working and will receive retirement benefits	Stop working and will receive retirement benefits
Not Claim Benefits	Continue working and not claim retirement benefits now	Stop working and not claim retirement benefits now

Benefits last as long as you live

Your benefits last as long as you live. Your full retirement age is 67. Taking benefits before your full retirement age (as early as age 62) lowers the amount you get each month for the rest of your life. Delaying benefits past your full retirement age (up to age 70) increases the monthly amount for the rest of your life. Our Life Expectancy Calculator can make a rough estimate of how long you might live based on your age and gender. www.ssa.gov/planners/lifeexpectancy.html.

Working while getting benefits

If you get retirement benefits but want to continue to work, you can. However, depending on how much you earn before full retirement age, we might temporarily withhold some or all of your benefit amount. When you reach full retirement age, we will recalculate your benefit amount to give you credit for the months we reduced or withheld benefits due to your excess earnings. Any earnings after you reach your full retirement age won't reduce your benefits. Get the specifics about these Retirement Earnings Tests at www.ssa.gov/pubs/EN-05-10066.pdf.

Work may boost your benefits

Your earnings can increase your monthly benefit amount — even after you start receiving benefits. Each year, we check your earnings record. If your latest year of earnings turns out to be one of your highest 35 years, we will automatically recalculate your benefit amount and pay you any increase due. You can get additional estimates based on what you think your future earnings will be with the my Social Security Retirement Calculator at myaccount.socialsecurity.gov.

Some benefits are taxed

You may have to pay federal income taxes on a portion of your Social Security benefits if your total income is above a certain amount. Learn more at www.ssa.gov/pubs/EN-05-10081.html.

Saving for retirement

Social Security is not meant to be your only source of income in retirement. You will likely need other savings, investments, pensions, or retirement accounts to live comfortably in retirement. On average, Social Security will replace about 40 percent of your annual pre-retirement earnings, although this can vary substantially based on each person's circumstances. There are many ways to save for retirement. Here are some things to consider:

- Contribute to retirement accounts such as 401(k)s and Individual Retirement Accounts (IRAs).
- Take advantage of "catch-up" rules that let workers age 50 and older contribute an extra amount annually to a 401(k) and an IRA.
- Keep in mind that if you withdraw from or cash out your 401(k) or IRA before age 59½, you will usually pay an early withdrawal penalty.

Learn more about how to save at www.savingmatters.dol.gov/employees.html#7.

Social Security will be there when you retire

The Social Security taxes you pay go into the Social Security Trust Funds that are used to pay benefits to current beneficiaries. The Social Security Board of Trustees estimates that, based on current law, the Trust Funds will be able to pay benefits in full and on time until 2035. In 2035, Social Security would still be able to pay about \$790 for every \$1,000 in benefits scheduled. Learn more at www.ssa.gov/people/materials/pdfs/EN-05-10029.pdf.

Unable to work due to a mental or physical disability

A disability can occur at any age. If you are unable to work due to a mental or physical disability, and if you meet certain eligibility requirements, you may be able to receive Social Security disability benefits. Learn more at www.ssa.gov/disability.

Benefits for family members

Your family, including your spouse, former spouses, and dependent children, may qualify for benefits on your record. Find out more about benefits for your family at www.ssa.gov/benefits/retirement/planner/applying7.html.

Your family may also be eligible for survivors benefits. If you are the higher earning spouse, your decision on when to claim benefits can affect the benefits of your surviving spouse. Find out more about survivors benefits at www.ssa.gov/planners/survivors.

Benefits as a spouse

If you are married, divorced, or widowed, you may be eligible for higher benefits on your spouse's record. When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well. Find out more about spousal benefits at www.ssa.gov/pubs/EN-05-10035.pdf.

Impact of other retirement plans

Most pensions or other retirement plans do not affect your Social Security benefits. But if you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. Learn more at www.ssa.gov/gpo-wep.

We are here for you

Social Security covers about 96 percent of American workers. To learn more about Social Security and what it means to you, visit www.ssa.gov.



Securing today
and tomorrow

When you're retirement ready...

The easiest and most convenient way to apply for retirement benefits is at www.ssa.gov/applyforbenefits.

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37

Beware of Social Security Phone Scams

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP!**
2. **DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT OIG.SSA.GOV**

What to look out for

- The caller says there is a problem with your social security number or account.
- Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards
- Scammers pretend they're from Social Security or another government agency. Caller ID or documents sent by email may look official, but they are not
- Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- Threaten you
- Suspend your Social Security Number
- Demand immediate payment from you
- Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- Learn more at oig.ssa.gov/scam
- Share this information with others



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38

Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit [SSA.gov](https://www.ssa.gov) for up-to-date information on our programs.

Q&A?



39