



Social Security: Retirement Planning Today for Tomorrow's Future



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Presented by:
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Public Affairs Specialist
Social Security



We Wouldn't Miss Your Retirement Party



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[SocialSecurity.gov](https://www.SocialSecurity.gov)

Retirement Benefit Statistics



As of December 2016, **41 million retired workers** were receiving **56.1 billion dollars** in Social Security benefits per month.



At the same time, **3 million dependents** of retired workers were receiving **2.1 billion dollars** in monthly Social Security benefits.



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Making the Right Decision

- ☐ Deciding what is the *'right'* age to retire
- ☐ Early vs. Delayed
- ☐ How working can affect benefits
- ☐ How the benefit is calculated
- ☐ Dependents, spouses and ex's
- ☐ Leaving the workforce early
- ☐ Taxation Concerns
- ☐ Medicare considerations



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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 \$1,300 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2017, you must earn at least \$5,200.00.



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Percentages based on year of birth

Year of Birth	Full Retirement Age	% at age 62	% at age 70
1943-1954	66	75.0%	132.00%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or later	67	70.0%	124.00%

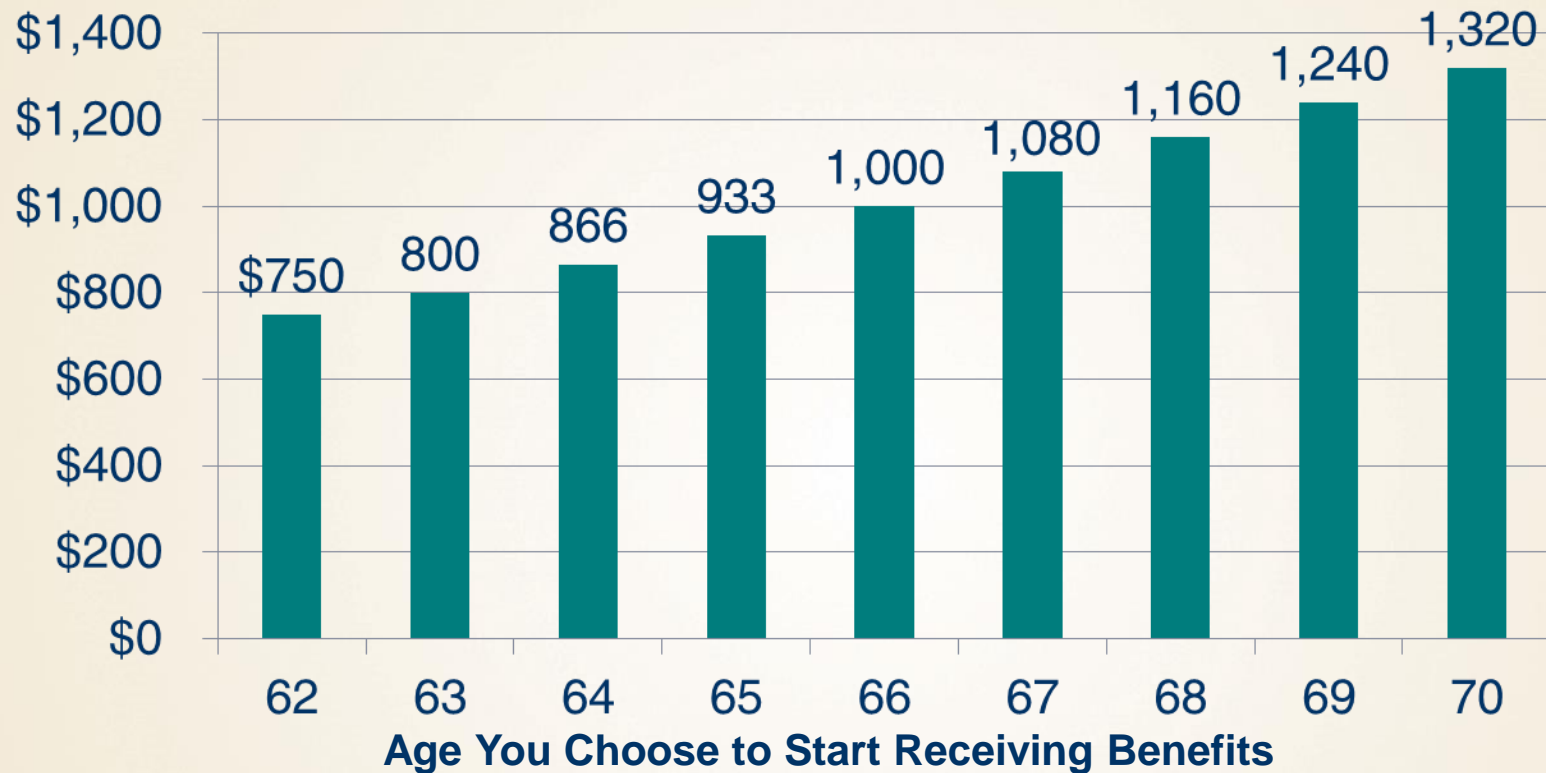


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What Is the Best Age to Retire?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



Note: This example assumes a benefit of \$1,000 at a full retirement age of 66



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Calculators

Earnings Test Calculator

See how your earnings may affect your benefit payments if you are currently working and are eligible for retirement or survivors benefits this year.

Benefits for Spouses Calculator

Compute the effect on your wife's or husband's benefits if you file for early retirement.

Early or Late Retirement Calculator

Compute the effect on your benefit amount if you file for early or delayed retirement benefits.

www.ssa.gov/planners/benefitcalculators.html



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Early or Late Retirement?

When To Start Receiving Retirement Benefits

Benefit calculators

How we calculate benefits

Workers planning for their retirement should be aware that retirement benefits depend on age at retirement. If a worker begins receiving benefits before his/her [normal \(or full\) retirement age](#), the worker will receive a reduced benefit. A worker can choose to retire as early as age 62, but doing so may result in a reduction of as much as 30 percent.

Starting to receive benefits after normal retirement age may result in larger benefits. With [delayed retirement credits](#), a person can receive his or her largest benefit by retiring at age 70.

Early retirement reduces benefits

In the case of *early retirement*, a benefit is reduced 5/9 of one percent for each month before normal retirement age, up to 36 months. If the number of months exceeds 36, then the benefit is further reduced 5/12 of one percent per month.

Compute the effect of early or delayed retirement

If you enter your date of birth and the effective month for beginning your benefits, we will tell you the effect of early or delayed retirement as a percentage of your primary insurance amount. Please note that benefits are generally paid in the month following the effective month.

Enter your date of birth (month/day/year format):

5 / 19 / 1954

Enter the effective month and year for which you would like to begin receiving benefits:

01 / 2024

You must be at least age 62 to begin receiving benefits.

Compute

The month you will reach your normal retirement age is May 2020.

Effect of your retirement choice on your benefit:

You choose to receive benefits 44 months after you reach your normal retirement age. Your benefit will be 129.33 percent of your primary insurance amount.



Common Question

I would like to retire when I'm 58.
Is that going to greatly affect my
Social Security benefit?



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Retirement 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

socialsecurity.gov/estimator



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Example of the 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	Edit
At age 62	\$90,000 a year (from now until age 60)	\$1,719 a month	Edit
At age 62	\$90,000 a year (from now until age 58)	\$1,694 a month	Edit
At <u>full retirement</u> (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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Client Question

We found out my wife has 40 credits. If she files for retirement on her own record at 62, does that make her ineligible for spouse's benefits on my record?



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Spousal Benefits

- Benefit is 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, the benefits are combined
- Does not reduce payment to the worker



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Client Question

I have an ex-wife. She has told me that she will be filing on my record for benefits. My wife and I are concerned about this. Is there anything we can do?



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Benefits for Divorced Spouses

If you are divorced, and your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if he or she has remarried) if:

- You are unmarried;
 - You are age 62 or older; 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.
-
- ❖ If you have been divorced at least two years and your ex-spouse is at least 62, you can file on ex's record even if he/she is not retired and has not filed.
 - ❖ You filing on ex-spouse's record has no effect on the amount they receive or their current spouse/children receive.



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Auxiliary Benefits for Children under 18

A child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older and disabled. (The disability must have started before age 22.)



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Client Question

I have a son who's 42 and receiving SSI. He was born with a disability. Does he have to file on my record when I file?



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Common Question

I will be 66 in October 2017 but do not plan on retiring. Can I restrict my application to spousal benefits in October and continue working? My husband already filed. Then, when I'm 70, I'll file for my own retirement.



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Deemed Filing

**For those born on
January 2, 1954 or
LATER**

You do not have the option of filing for just spouse's benefits. If you file for spouse's benefits, you must also file for retirement benefits.

Basically, you file for one benefit and you will be effectively filing for all retirement or spousal benefits.

**For those born
BEFORE
January 2, 1954**

At your full retirement age, you can choose to receive only spouse's benefits and delay receiving your retirement benefit until a later date.

socialsecurity.gov/planners/retire/deemedfaq.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”



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Year	A. Maximum earnings	B. Actual earnings	C. Index factor	D. Indexed earnings
1986	\$42,000		2.78	
1987	\$43,800		2.61	
1988	\$45,000		2.49	
1989	\$48,000		2.39	
1990	\$51,300		2.29	
1991	\$53,400		2.21	
1992	\$55,500		2.10	
1993	\$57,600		2.08	
1994	\$60,600		2.02	
1995	\$61,200		1.95	
1996	\$62,700		1.86	
1997	\$65,400		1.75	
1998	\$68,400		1.67	
1999	\$72,600		1.58	
2000	\$76,200		1.50	
2001	\$80,400		1.46	
2002	\$84,900		1.45	
2003	\$87,000		1.41	
2004	\$87,900		1.35	
2005	\$90,000		1.30	
2006	\$94,200		1.24	
2007	\$97,500		1.19	
2008	\$102,000		1.16	
2009	\$106,800		1.18	
2010	\$106,800		1.15	
2011	\$106,800		1.12	
2012	\$110,100		1.09	
2013	\$113,700		1.07	
2014	\$117,000		1.03	
2015	\$118,500		1.00	
2016	\$118,500		1.00	



Common Question

I am 72 years old and still work part-time as a Registered Nurse. I am receiving Social Security benefits and paying into Social Security. Am I going to receive more Social Security since I'm paying in?



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We're There If You Lose Your Soulmate



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Survivor Eligibility Factors

Child	Can receive benefit if not married and is under age 18 (or under age 19 if still in high school)
Disabled Child	Can receive benefits beyond age 18 if not married and was disabled before age 22
Widow / Widower	Can get full benefits at full retirement age – or reduced benefits at age 60 – or as early as age 50 if disabled – or at any age if caring for child under 16 or a disabled child



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Survivor Benefits

When you pass away, your surviving spouse can:

- Receive 100% of your full benefit if full retirement age; or
- At age 60, receive 71.5% of your full benefit and increases each month you wait up to 100% if you start at full retirement age; or
- Claim survivor benefits at any age between 60 and full retirement age.



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Spouse (living) benefits

Can start from age 62 to Full Retirement Age (FRA)

50% at FRA or less if you start prior to FRA (reduction for each month you take it early)

Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met

Survivor (death) benefits

Can start from age 60 to Full Retirement Age (FRA)

71.5% at age 60 and increases each month you wait, up to 100% if you start at FRA

Divorced spouses qualify if marriage lasted at least 10 years and other conditions are met



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Working While Receiving Benefits - 2017

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age <small>(FRA)</small>	\$16,920/yr. <small>(\$1,410/month)</small>	\$1 for every \$2
The Year Full Retirement Age is Reached	\$44,880/yr. <small>(\$3,740/month)</small> You can earn this much in ALL months prior to the month of FRA.	\$1 for every \$3 <small>(Example: If you turn FRA in June of 2017, you can earn \$44,880 from Jan. '17 thru May '17 and receive benefits. However, you will have a 5-month reduction.)</small>
Month of Full Retirement Age and Above	No Limit <small>From the month of FRA and continuing there is no limit.</small>	No Limit

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.



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Common Question

My wife passed away last year
and I will be 60 next February.
Can I file for widowers benefits on
her record?



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“Filing Strategy” for some

You can switch to retirement as early as age 62 if that benefit is higher than your widows benefit.



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Applying for Benefits

3 options available to apply:



Online - [socialsecurity.gov](https://www.socialsecurity.gov)



By phone - 1-800-772-1213 (7am-7pm)



At our office (9am-4pm except Weds. 9-noon)

You choose the most convenient option for you!

- You can apply for benefits three months before you want your payments to start.
- Benefits are paid the month after they are due. (Go to <https://www.ssa.gov/pubs/EN-05-10031.pdf> for a payment calendar)



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Social Security Benefits and Taxation

If you file a “**joint return**” and your combined income ** is:

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

If you file as an “**individual**” and your combined income ** is:

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

** Combined income is:

Your adjusted gross income
+ Nontaxable interest
+ $\frac{1}{2}$ of your Social Security
= Your “Combined Income”



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Medicare

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

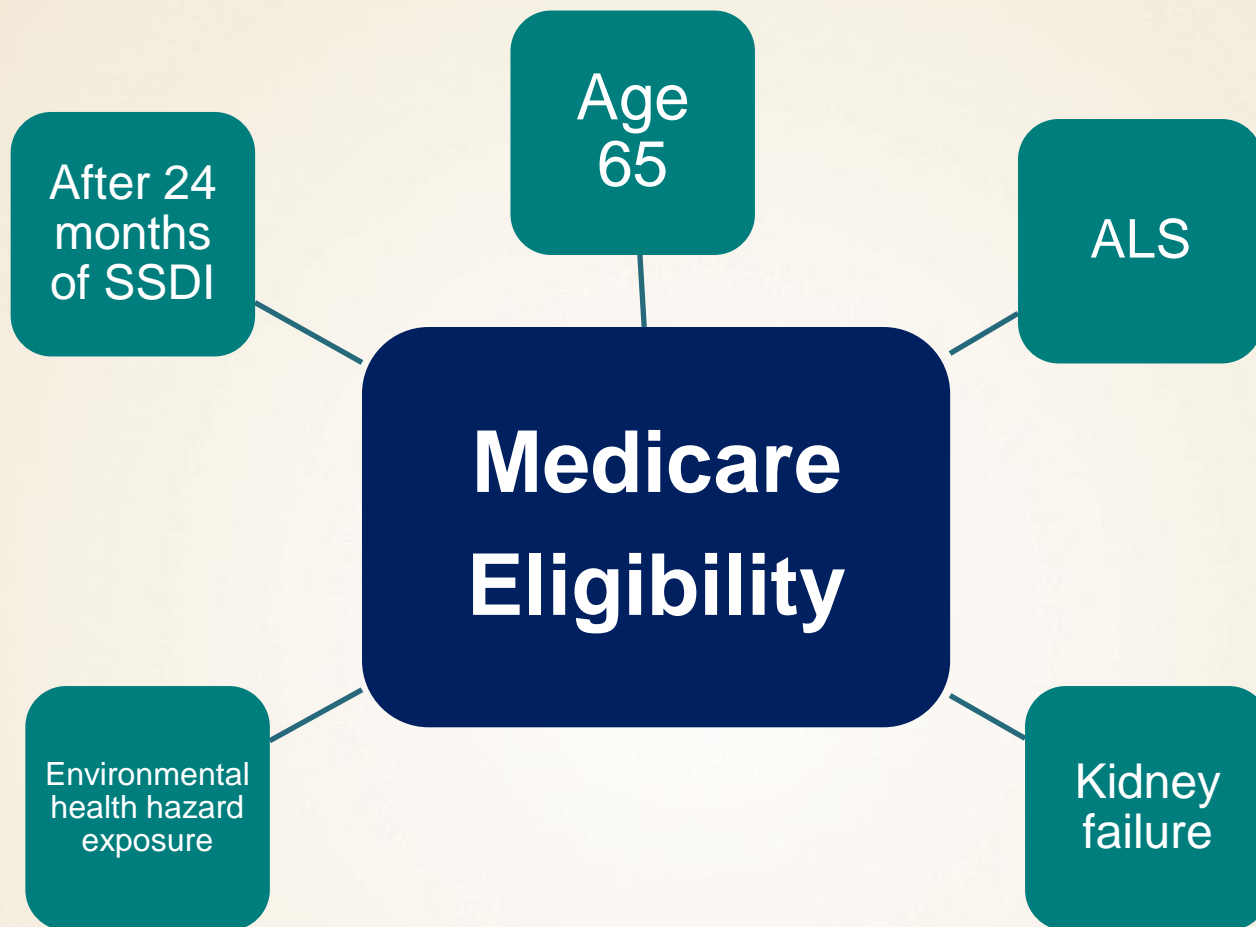
Part D = Prescription Drug Plans

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



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Common Question

I'm not filing for Social Security until I'm 70. Do I have to sign up for Medicare next month when I turn 65?



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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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The standard Part B premium for 2017 is \$134.00.

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

Modified Adjusted Gross Income	Part B monthly premium amount	Prescription drug coverage monthly premium amount
Individuals with a MAGI of \$85,000 or less Married couples with a MAGI of \$170,000 or less	2017 standard premium \$134.00	Your plan premium
Individuals with a MAGI above \$85,000 up to \$107,000 Married couples with a MAGI above \$170,000 up to \$214,000	Standard premium + \$53.50	Your plan premium + \$13.30
Individuals with a MAGI above \$107,000 up to \$160,000 Married couples with a MAGI above \$214,000 up to \$320,000	Standard premium + \$133.90	Your plan premium + \$34.20
Individuals with a MAGI above \$160,000 up to \$214,000 Married couples with a MAGI above \$320,000 up to \$428,000	Standard premium + \$214.30	Your plan premium + \$55.20
Individuals with a MAGI above \$214,000 Married couples with a MAGI above \$428,000	Standard premium + \$294.60	Your plan premium + \$76.20



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For More Information on Medicare

Medicare.gov

The Official U.S. Government Site for Medicare

Sign In to MyMedicare.gov

Search Medicare.gov

Search

FAQ

Email Print Bookmark & Share RSS Español (Spanish) A A A

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Manage Your Health

Medicare Basics

Resource Locator

Help & Support

New to Medicare?

Getting Started

[Welcome To Medicare](#)

[6 Things You Should Do](#)

[Find Out if You're Eligible](#)

[Choosing or Changing Your Coverage?](#)

[Medicare & You 2011 Handbook](#)

[Apply Online for Medicare Now](#)

Health & Drug Plans

Facilities & Doctors

MyMedicare.gov



Center for Medicare and
Medicaid Services (CMS):

www.medicare.gov

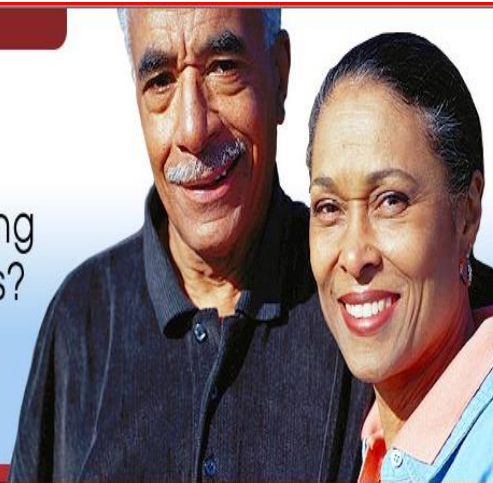
1-800-633-4227



MMAP, Inc.
Michigan Medicare/Medicaid Assistance Program

Do you need help making
health benefit decisions?

GET STARTED ▶



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Michigan
Medicare/Medicaid
Assistance Program
(MMAP):

www.mmapinc.org

1-800-803-7174

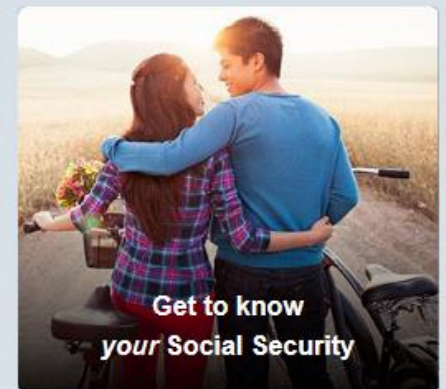
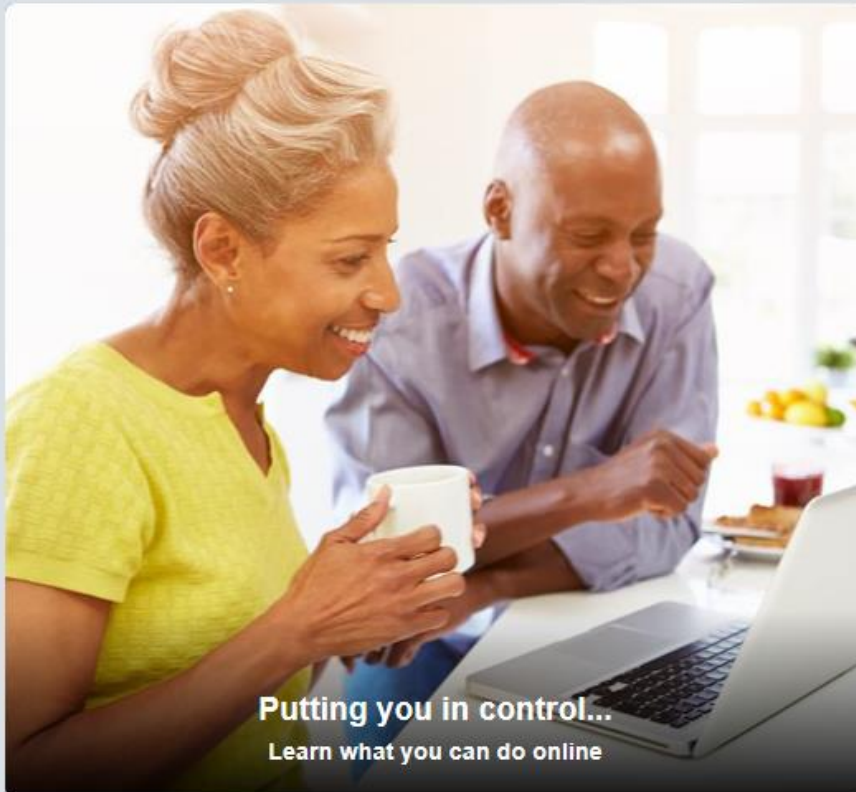
www.socialsecurity.gov

We'll Be Here For Your Family In The Future



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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.

my Social Security



Social Security

🔍 SEARCH ☰ MENU 🌐 LANGUAGES 🏠 SIGN IN / UP



Set yourself free. Open a *my* Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

HAVE AN ACTIVATION CODE?

[Finish Setting Up Your Account](#)

Received assistance from Social Security to create your account? Finish the process by entering your activation code now.



socialsecurity.gov/myaccount



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Social Security

The Official Website of the U.S. Social Security Administration

Sign In or Create an Account

New Users

You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.



You can only create an account using your own personal information and for your own exclusive use.

You cannot create an account on behalf of another person or using another person's information or identity, even if you have that person's written permission.

For example, you cannot create an account for another person:

- With whom you have a business relationship
- For whom you are a representative payee, or
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to criminal or civil penalties, or both.

[Create An Account](#)

[? Learn More](#)

Existing Users

Username:

[▶ Forgot Username](#)

Password:

[▶ Forgot Password](#)

[Sign In](#)

my Social Security – What You Can Do in Your Account

Social Security Statement

About Your Estimated Benefits

- ▼ How you qualify for benefits...
- ▼ How we estimated your benefits...
- ▼ If you work in a job where you don't pay Social Security tax...

Retirement

You have earned enough credits to qualify for retirement benefits. At your current earnings your estimated payment would be:

At full retirement age (66):	\$1,526 a month
At age 70:	\$2,014 a month
At your current age (65):	\$1,484 a month

Your estimates are based on the assumption that you will earn \$0 a year from now until re

[Apply Online for Retirement](#)

Disability

To get benefits if you become disabled right now, you need 40 credits of work, and 20 of t credits had to be earned in the last 10 years.

Your record shows you do not have enough credits in the right time period.

[Apply Online for Disability](#)

**We only mail
Statements to people age
60 and over, who are not
getting benefits, and
don't have a *my Social
Security* account.**

Survivors

You have enough credits for your family to qualify for survivor benefits. If you die this year, certain members of your family may be eligible for these benefits:

Your child:	\$1,144 a month
Your spouse who is caring for your child:	\$1,144 a month
Your spouse (starting at full retirement age):	\$1,526 a month

Your total family benefits cannot be more than \$2,852 a month.

Your spouse or minor child may be eligible for a special one-time death benefit of \$255.

Medicare

You have earned enough credits to qualify for Medicare at age 65.

[Apply Online for Medicare](#)

[Print / Save Your Full Statement](#)

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

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Earnings Record

Social Security Statement

Your benefits are based on your earnings. If our records are wrong, you may not receive all the benefits to which you're entitled.

- ✓ [Review your earnings record carefully...](#)
- ✓ [Limits on taxable earnings for Social Security...](#)
- ✓ [Contact us about errors...](#)

Work Year	Taxed Social Security Earnings	Taxed Medicare Earnings
2016	Not yet recorded	Not yet recorded
2015	\$0	\$0
2014	\$0	\$0
2013	\$0	\$0
2012	\$0	\$0
2011	\$0	\$0
2010	\$106,800	\$159,088
2009	\$106,800	\$146,541
2008	\$102,000	\$153,017
2007	\$97,500	\$161,013
2006	\$94,200	\$133,980
2005	\$90,000	\$122,449
2004	\$87,900	\$129,262
2003	\$87,000	\$114,084
2002	\$84,900	\$111,095
2001	\$80,400	\$102,728
2000	\$76,200	\$93,742

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Benefit Details

^ Social Security (Disability)

Status: **Active**
Monthly Benefit Amount: \$753.00 (before any [deductions](#))
Payment Schedule: 3rd of the month
Next Payment Date: July 3, 2017

^ SSI (Disability)

Status: **Active**
Monthly Benefit Amount: \$5.00 (before any [deductions](#))
Payment Schedule: 1st of the month
Next Payment Date: June 30, 2017

^ Medicare

The following information should not be used as proof of coverage. It is provided by the Center for Medicare & Medicaid Services (CMS) and **may not reflect recent updates.**

Status: **Enrolled**

Part A (Hospital Insurance)

Coverage Started: July 2008
Monthly Premium: \$0.00 (as of July 2008)

Part B (Medical Insurance)

Coverage Started: July 2008
Monthly Premium: \$0.00 (as of July 2008)

Part C (Medicare Advantage)

Please contact Medicare for the status of your enrollment.

Part D (Medicare Prescription Drug Coverage)

Please contact Medicare for the status of your enrollment.

[Learn about replacing your Medicare card.](#)



Medicare Questions?

Please call 1-800-633-4227 or visit www.medicare.gov for assistance. If you are deaf or hard of hearing, you may call the TTY number, at 1-877-486-2048.

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Payment Details

Payment History **Overpayments**

Your **monthly payment amount can change** depending on the types of benefits you receive, as well as any adjustments in your premiums or deductions.

Showing 1 to 12 of 48 entries

Page 1 of 4

Date	Payment Type	Amount
06/02/2017	<div><div>^ Social Security (Disability)</div><div>How we calculated this payment...</div><div>Monthly Benefit Amount: \$753.00</div><div>Credits & Adjustments: \$0.00</div><div>Medicare Premium(s): -\$0.00</div><div>Overpayment Withholding: -\$0.00</div><div>Other Deductions: -\$0.00</div><div>Total Payment: \$753.00</div></div>	\$753.00
06/01/2017	SSI (Disability)	\$5.00
05/03/2017	Social Security (Disability)	\$753.00
05/01/2017	SSI (Disability)	\$5.00
04/03/2017	Social Security (Disability)	\$753.00
03/31/2017	SSI (Disability)	\$5.00
03/03/2017	Social Security (Disability)	\$753.00
03/01/2017	SSI (Disability)	\$5.00
02/03/2017	Social Security (Disability)	\$753.00
02/01/2017	SSI (Disability)	\$5.00
01/03/2017	Social Security (Disability)	\$753.00
12/30/2016	SSI (Disability)	\$5.00

Showing 1 to 12 of 48 entries

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[Learn about replacing your Tax Form SSA-1099/SSA-1042S](#)

Payment Method: Direct Deposit

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Social Security Statement

A Message from the Acting Commissioner:

▼ Your Social Security Statement...

Estimated Benefit at Full Retirement age (67): **\$1,205 a month**

[View Estimated Benefit](#)

Last Reported Earnings: **\$25,321 in 2015**

[View Earnings Record](#)

Print / Save Your Full Statement

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

[Disclaimer](#)

[Download Your Statement Data](#)

[How to use this file](#)

Save your Statement information as an XML file.

Benefits & Payments

You are not currently receiving Social Security benefits.

[Get a Benefit Verification Letter](#)

Need proof that you do not receive Social Security benefits? Here's your official letter.

Social Security Card Replacement

[Request a Replacement Card](#)

- **Sign into your account; and**
- **Select “Get a Benefit Verification Letter.”**

The letter will be displayed and they may print it or save it for later use.

Even individuals that have representative payees can instantly access their benefit verification letter.

SocialSecurity.gov

[^ Customize your letter](#)

Include information about:

- | |
|--|
| <input checked="" type="checkbox"/> Current & Past Benefit Amounts |
| <input checked="" type="checkbox"/> Type of Benefit(s) |
| <input checked="" type="checkbox"/> Date of Birth |
| <input checked="" type="checkbox"/> Medicare Entitlement |

Apply to Letter

Cancel



Social Security Administration

Date: May 10, 2017

Claim Number: XXX-XX-2204A

XXX-XX-0100B

PATRICIA A TOBIN
45 PLEASANT ST APT 6
RUTLAND VT 05701-5010

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Current Social Security Benefits

Beginning December 2016, the full monthly Social Security benefit before any deductions is \$460.70.

We deduct \$0.00 for medical insurance premiums each month.

The regular monthly Social Security payment is \$460.00.

(We must round down to the whole dollar.)

Social Security benefits for a given month are paid the following month. (For example, Social Security benefits for March are paid in April.)

Your Social Security benefits are paid on or about the third of each month.

Information About Past Social Security Benefits

From December 2014 to November 2016, the full monthly Social Security benefit before any deductions was \$459.40.

SocialSecurity.gov

What else can you do in *my* Social Security?

Replace Documents:

- Social Security Card
- SSA-1099
- Medicare Card

Get a Benefit Verification Letter:

If you need proof that you are receiving Social Security benefits, Supplemental Security Income (SSI), and/or Medicare, **or** that you are not getting benefits, you can request a benefit verification letter online. This letter is sometimes called a "budget letter," a "benefits letter," a "proof of income letter," or a "proof of award letter."

Check the Status of your application or appeal:

The service provides detailed information about retirement, disability, Medicare, and Supplemental Security Income applications and appeals, filed either online at SocialSecurity.gov or with a Social Security employee.

View or Update your Contact Information:

People receiving Social Security (Retirement, Survivors and Disability) benefits and those enrolled in Medicare can use my Social Security to change their address and other contact information.

socialsecurity.gov/myaccount



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Frequently Asked Questions at Your Fingertips

Frequently Asked Questions

Questions?

Find answers and general information quickly about Social Security's programs and procedures.

Help Topics

Social Security Number and Card	Retirement
Disability	Online Services, my Social Security
Spouses, Children, Survivors	Your Social Security Payments
Medicare	Supplemental Security Income (SSI)
Taxes, Credits, Funding	Same-Sex Couples

Other Topics

Most Popular FAQs

- [How do I apply for a new or replacement Social Security number card?](#)
- [How do I change or correct my name on my Social Security number card?](#)
- [How do I apply for Social Security retirement benefits?](#)
- [How can I get a benefit verification letter?](#)
- [What happens if I work and get Social Security retirement benefits before my full retirement age?](#)
- [How long will it take to get a Social Security card?](#)
- [How do I apply for Social Security disability benefits?](#)



Client Question

Vonda, can we set up an appointment with you to sit down and discuss our retirement options?



Securing today
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Today's Presenter and Contact Information

Vonda Van Til
Public Affairs Specialist



[Visit the website](#)

www.socialsecurity.gov

[Call the toll-free number](#)

1-800-772-1213

Specific questions can be answered from 7 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.

[Visit a local office](#)

Most offices are open to the public Monday, Tuesday, Thursday and Friday from 9 a.m. to 4:00 p.m. and Wednesdays from 9 a.m. to 12:00 p.m., except Federal holidays.



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