

With you through life's journey...



Securing today
and tomorrow



Tips for your Employees:

How do special payments I got after I retired affect my Social Security retirement benefits?

After you retire, you may get payments for work you did before you started getting Social Security benefits. Some special payments to employees include bonuses, accumulated vacation or sick pay, severance pay, back pay, standby pay, sales commissions and retirement payments. Or, you might get deferred compensation reported on a W-2 form for one year, but earned in a previous year.

See [Special Payments After Retirement](#) for more information (including additional types of payments that may qualify).

Why Social Security is Important to Women

Women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children, and eventually return to work and some may choose not to work outside the home at all.

When most people think of Social Security, they think of retirement benefits — with good reason. However, the spousal and widows benefits are also comforting, providing added security. On average, women tend to make less in wages than men. Social Security pays a higher benefit in relation to earnings for people who earn lower wages.

Any woman, no matter how young or old, would benefit from visiting our webpage for women at www.socialsecurity.gov/people/women.

Reminder this Tax Season

If your clients currently live in the United States need a replacement form SSA-1099 or SSA-1042S, they can get an instant replacement, quickly and easily. Encourage your clients to go online and get an instant replacement form with a *my* Social Security account at www.socialsecurity.gov/myaccount.