

With you through life's journey...



Securing today
and tomorrow



Tips for your Employees:

Unexpected changes may take place after you make a decision about when to start receiving Social Security retirement benefits. If that's the case and you change your mind about when you should start collecting, you may have the option of withdrawing your claim and re-applying at a future date. The withdraw must be within 12 months of when you became entitled and you must repay all the benefits paid to you and your family.

For more information about how you can withdraw your application, go to <https://www.ssa.gov/planners/retire/withdrawal.html>

Will unemployment benefits affect Social Security benefits?

Social Security does not count unemployment benefits as earnings and it does not affect Social Security retirement benefits. However, income from Social Security may reduce unemployment compensation. It is important to contact the state unemployment office for information on how the compensation is affected.

This is just one of hundreds of Frequently Asked Questions on the Social Security website. Many answers to your questions can be found here: www.socialsecurity.gov/fag

Do you need an immediate and accurate Social Security retirement benefit estimate to help in planning for your retirement? The online Retirement Estimator is a convenient, secure and quick financial planning tool that you can access. The great feature about the Estimator is that it allows "what if" scenarios. For example, it allows the user to input various "stop work" dates to see the impact on the monthly benefit amount. The Estimator does not reveal any confidential information such as address, earnings or any other information that could lead to identity theft.

Get an accurate Social Security retirement estimate today by going to www.socialsecurity.gov/estimator