



# Your Social Security Statement

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## 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: August 1, 1982. 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 \$111,897 per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](https://ssa.gov/benefits/retirement/learn.html).

## Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about **\$3,221**. Learn more at [ssa.gov/disability](https://ssa.gov/disability).

## 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: **\$2,469**

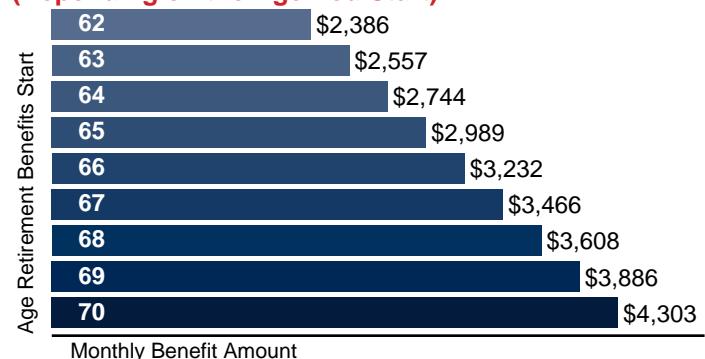
Spouse, if caring for a disabled child or child younger than age 16: **\$2,469**

Spouse, if benefits start at full retirement age: **\$3,292**

Total family benefits cannot be more than: **\$5,762**

Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at [ssa.gov/survivors](https://ssa.gov/survivors).

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



## 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
- 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 of 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](https://medicare.gov) or [ssa.gov/medicare](https://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 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 below, but you can view your complete earnings record 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 (began 1966)
1991-2000	\$9,688	\$9,688
2001-2005	\$81,108	\$81,108
2006	\$31,433	\$31,433
2007	\$33,101	\$33,101
2008	\$17,053	\$17,053
2009	\$2,929	\$2,929
2010	\$4,631	\$4,631
2011	\$32,975	\$32,975
2012	\$47,343	\$47,343
2013	\$66,327	\$66,327
2014	\$68,374	\$68,374
2015	\$75,703	\$75,703
2016	\$80,184	\$80,184
2017	\$83,351	\$83,351
2018	\$86,169	\$86,169
2019	\$90,233	\$90,233
2020	\$96,377	\$96,377
2021	\$96,114	\$96,114
2022	\$101,236	\$101,236
2023	\$108,174	\$108,174
2024	\$111,897	\$111,897

## Taxes Paid

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

### Social Security taxes

You paid: \$80,493  
Employer(s): \$82,100

### Medicare taxes

You paid: \$19,189  
Employer(s): \$19,189

## 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. The amount of your benefit 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.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- The age you claim benefits will affect your surviving spouse's benefit amount. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- If you and your spouse both work, use the [my Social Security](#) Retirement Calculator to estimate spousal 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 ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- If you receive a pension from earnings not covered by Social Security, your benefits may have been reduced prior to January 2024. The *Social Security Fairness Act* ended the Windfall Elimination Provision and Government Pension Offset. Learn more at [ssa.gov/benefits/retirement/social-security-fairness-act.html](https://ssa.gov/benefits/retirement/social-security-fairness-act.html).
- Learn more about benefits for you and your family at [ssa.gov/benefits/retirement/planner/applying7.html](https://ssa.gov/benefits/retirement/planner/applying7.html).
- When you are ready to apply, visit [ssa.gov/benefits/retirement/apply.html](https://ssa.gov/benefits/retirement/apply.html).
- The *Statement* is updated annually. It is available online, or by mail upon request.



# Retirement Ready

## Fact Sheet For Workers Ages 18-48



### Retirement is different for everyone

Retirement is not one-size-fits-all. Because Social Security is more than just retirement benefits, we want to provide you with the information you need to plan for and make informed decisions about your future retirement.

### Earnings are essential

You have probably been paying Social Security and Medicare taxes (also known as FICA taxes, or SECA taxes if you are self-employed) since you first began working. Learn more about these taxes at [ssa.gov/people/materials/pdfs/EN-05-10297.pdf](https://ssa.gov/people/materials/pdfs/EN-05-10297.pdf). Your *Social Security Statement* contains information about your earnings history and the Social Security and Medicare taxes you paid, and provides estimates for future retirement, disability, and survivors benefits. Use your *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 [ssa.gov/pubs/EN-05-10081.pdf](https://ssa.gov/pubs/EN-05-10081.pdf).

### Understanding your retirement benefits

Social Security is not meant to be your only source of income in retirement. On average, Social Security will replace about 40% of your annual pre-retirement earnings, although this can vary based on each person's circumstances. Your full retirement age is 67. Starting retirement benefits before your full retirement age (as early as age 62) lowers this percentage and starting benefits after your full retirement age (up to age 70) increases it. Learn more at [ssa.gov/pubs/EN-05-10035.pdf](https://ssa.gov/pubs/EN-05-10035.pdf).

### Save for retirement

In addition to Social Security, you will likely need other savings, investments, pensions, or retirement accounts to live comfortably in retirement. Because your retirement could last 20 years or more, it is important to begin your financial planning as early as possible.

- If you have a workplace retirement plan, be sure to find out how it works so you can make the most of it. Your employer might match some or all of your plan contributions. If your employer does not offer a plan, there are other ways to save and invest on your own. Learn more about how to save at [savingmatters.dol.gov/employees.htm](https://savingmatters.dol.gov/employees.htm).
- The earlier you start saving, the more time you will have to build your retirement income. For more information on investing and saving, check out [investor.gov](https://investor.gov).
- Any amount you can save will add up over time. You can find a savings calculator at [investor.gov/financial-tools-calculators/calculators/compound-interest-calculator](https://investor.gov/financial-tools-calculators/calculators/compound-interest-calculator).



### 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 2034. In 2034, Social Security would still be able to pay about \$810 for every \$1,000 in benefits scheduled. Learn more at [ssa.gov/ThereForMe](https://ssa.gov/ThereForMe).

## **Benefits last as long as you live**

Your Social Security benefits last as long as you live. Our Life Expectancy Calculator can provide a rough estimate of how long you might live based on your age and sex: [ssa.gov/planners/lifeexpectancy.html](https://www.ssa.gov/planners/lifeexpectancy.html).

## **Unable to work due to a mental or physical disability**

A disability can occur at any age. If you become unable to work at a certain earnings level due to a mental or physical disability, and you meet certain eligibility requirements, you and your family may be able to receive Social Security disability benefits. Learn more about disability benefits at [ssa.gov/disability](https://www.ssa.gov/disability). The Supplemental Security Income (SSI) program pays benefits to adults and children with disabilities who have limited income and resources. Learn more about SSI at [ssa.gov/benefits/ssi/](https://www.ssa.gov/benefits/ssi/).

## **Benefits for family members**

Social Security is here for you even before your retirement years. Children, widows, and widowers may receive survivors benefits to help them cope with the financial loss if you die. Learn more at [ssa.gov/pubs/EN-05-10084.pdf](https://www.ssa.gov/pubs/EN-05-10084.pdf).

## **We are here for you**

Social Security covers about 96% of American workers. To learn more about Social Security, visit [ssa.gov](https://www.ssa.gov).



Securing today  
and tomorrow

### **With you throughout life's journey**

Remember that Social Security is with you throughout life's journey.  
Learn how at [ssa.gov/people/materials/pdfs/EN-05-10233.pdf](https://www.ssa.gov/people/materials/pdfs/EN-05-10233.pdf).