# SSA Primary Insurance Amount

<https://www.ssa.gov/oact/cola/piaformula.html>

**PIA formula**  
For an individual who first becomes eligible for old-age insurance benefits or disability insurance benefits in 2018, or who dies in 2018 before becoming eligible for benefits, his/her PIA will be the sum of:

(a) 90 percent of the first $895 of his/her average indexed monthly earnings, plus

(b) 32 percent of his/her average indexed monthly earnings over $895 and through $5,397, plus

(c) 15 percent of his/her average indexed monthly earnings over $5,397.

We round this amount to the next lower multiple of $.10 if it is not already a multiple of $.10.

the person’s PIA = Trunc(a + b + c, 1)

a = Minimum(AIME, $895) \* 90%

b = Minimum(the amount over $895, $5397 - $895) \* 32%

b = Minimum(Maximum(AIME - $895, 0), $5397 - $895) \* 32%

the amount over $895 = Maximum(AIME - $895, 0)

c = Maximum(AIME - $5397, 0) \* 15%

AIME = the person’s average indexed monthly earnings