



Your Social Security Statement

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Retirement Benefits

To get retirement benefits, you need 40 credits of work. Your record shows you have 2 credits at this time. This includes credits not yet reported on your earnings record from last year and this year if you continued to work.

Your full retirement age is **67**, based on your date of birth: December 12, 2002.

Learn more at ssa.gov/benefits/retirement/learn.html.

Disability Benefits

To get benefits if you become disabled right now, you need 6 credits of work. You had to earn these credits in the last 3 years. Your record shows you do not have enough credits at this time to receive disability benefits.

Learn more at ssa.gov/disability.

Survivors Benefits

For your family to get survivors benefits if you die this year, you must have 6 credits of work. Your record shows you have 2 credits at this time. Learn more at ssa.gov/survivors.

How Credits Help You Qualify for Benefits

You need 40 credits to become eligible (also known as being fully insured) for retirement benefits. You can still earn credits and become fully insured if you work. You can earn up to four credits per year. The amount needed for a credit rises most years. You can find the current amount at ssa.gov/benefits/retirement/planner/credits.html.

Medicare

To get Medicare benefits at age 65, you need 40 credits of work. Your record shows you have 2 credits at this time. However, even if you don't have enough credits when you reach age 65, you may contact Social Security to learn whether you are eligible to buy Medicare coverage.

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).

For more information about Medicare, visit medicare.gov or 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. **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) |
|-----------|------------------------------------|--|
| 2019 | \$2,479 | \$2,479 |
| 2020 | \$835 | \$835 |
| 2021 | \$1,483 | \$1,483 |
| 2022 | \$1,405 | \$1,405 |
| 2023 | Not yet recorded | Not yet recorded |

About Possible Future Benefits

You and your family may become eligible for benefits if you work and earn enough credits:

- Social Security may help you if you become disabled - even at a young age.
- When you die, your family may be eligible to receive survivors benefits.
- The Social Security credits you earn move with you from job to job throughout your career.
- You can learn more about Social Security credits at ssa.gov/benefits/retirement/planner/credits.html.

Taxes Paid

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

Social Security taxes

You paid: \$382
Employer(s): \$382

Medicare taxes

You paid: \$88
Employer(s): \$88

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security, where you did not pay Social Security taxes. This work might have been for federal, state, or local government or in a foreign country. If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. Learn more at ssa.gov/gpo-wep.

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. Your benefit amount 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.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- 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.
- Learn more about benefits for you and your family at ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit 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. 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.

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.

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.
- 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.
- 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.



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 \$800 for every \$1,000 in benefits scheduled. Learn more at 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 gender: 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. 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/.

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.

Impact of other retirement plans

Most pensions or other retirement plans do not affect your Social Security benefits. But if you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. This work may have been for federal, state, or local government or in a foreign country. Learn more at ssa.gov/gpo-wep.

We are here for you

Social Security covers about 96% of American workers. To learn more about Social Security, visit 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.