







How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1,360 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2019, you must earn at least \$5,440.00.

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Who Can Get Retirement Benefits?

Worker

- Reduced benefits at 62 (must be insured; 40 credits/10 years of work)
- Unreduced benefits at full retirement age
- Increased benefits for retirement after full retirement age

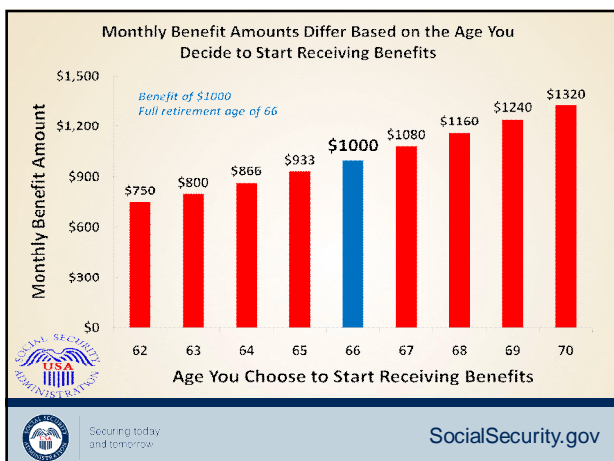
Wife or Husband

- At age 62
- At any age if caring for child under 16 or disabled
- Divorced spouses may qualify

Child

- Unmarried under 18 (under 19 if still in high school)
- Unmarried if disabled before age 22


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Working While Receiving Benefits

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$17,640/yr. (1,470)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$46,920/yr. (3,910)	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



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How Social Security Determines Your Benefit?

Benefits are based on earnings

- Step 1 -Your wages are adjusted for changes in wage levels over time
- Step 2 -Find the monthly average of your 35 highest earnings years
- Step 3 -Result is "average indexed monthly earnings"



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We're There If You Lose Your Soulmate




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Survivor Eligibility Factors

Child	Can receive benefit if not married and is under age 18 (or under age 19 if still in high school)
Disabled Child	Can receive benefits beyond age 18 if not married and was disabled before age 22
Widow / Widower	Can get full benefits at full retirement age – or reduced benefits at age 60 – or as early as age 50 if disabled – or at any age if caring for child under 16 or a disabled child



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We're With You If The Unexpected Happens





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Social Security Disability Insurance (SSDI)

The SSDI program pays monthly benefits to you and to certain members of your family if:

- You have worked long enough, recently enough, and
- You have a medical condition that has prevented you from working – or is expected to prevent you from working – at a substantial level for at least 12 months, or your medical condition is expected to end in death.



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Medicare

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

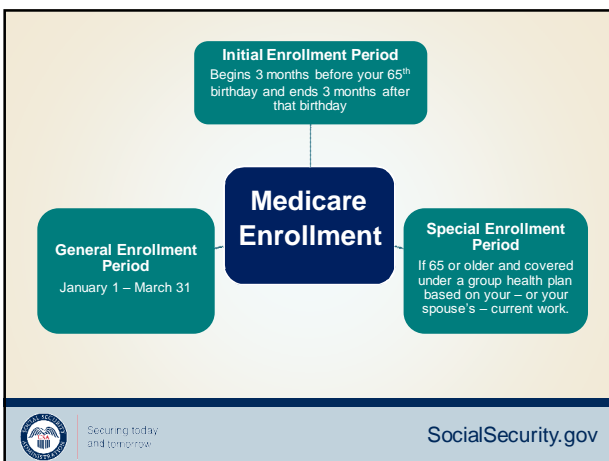
Part D = Prescription Drug Plans

Visit Medicare.gov for details



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1-800-MEDICARE or Medicare.gov



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Applying for Your Social Security Benefits

Documents Needed:

- ✓ Social Security number for each applicant
- ✓ Proof of age (birth certificate)
- ✓ Latest W-2 or self-employment tax return
- ✓ Earnings estimate
- ✓ Bank information for direct deposit
- ✓ Information about:
Marriages/Divorces
Military or Railroad Service





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