



# Your Social Security Statement

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## Important Information That May Affect Your Benefits

The benefit estimates below are based on your earnings that were taxed for Social Security. Your benefits may be reduced if you participate in a retirement plan or receive a pension based on earnings not covered by Social Security. See *Earnings Not Covered by Social Security* box.

### Retirement Benefits

We are not giving you estimates because our records show that you are already receiving or have qualified for benefits.

**If the benefits are based on your own record**, you received a notice of your benefit amount when you first qualified. Each year, you get an updated notice showing the annual cost-of-living increase. If you continue working while qualified for benefits and those earnings increase your benefit amount, we will send you additional notices of the new amounts. And when you die, we will base benefit payments for your survivors on your benefit amount.

**If you are getting benefits as the spouse or the widow or widower of someone else**, we must look at both records to determine how much you are entitled to. Please call us at **1-800-772-1213** or contact your local Social Security office so that we can discuss this with you.

### Disability Benefits

We are not giving you estimates because our records show that you are already receiving or have qualified for benefits.

### Survivors Benefits

We are not giving you estimates because our records show that you are already receiving or have qualified for benefits.

What you can do with a [my Social Security](#) account if you are receiving benefits:

- Set up or change direct deposit
- Get a Social Security 1099 (SSA-1099) form
- Opt out of mailed notices for those available online
- Print a benefit verification letter
- Change your address

### Medicare

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. 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)
1966-1980	\$26,949	\$26,949
1981-1990	\$54,555	\$57,121
1991-2000	\$62,423	\$62,423
2001-2005	\$78,003	\$78,003
2006	\$0	\$0
2007	\$0	\$0
2008	\$0	\$0
2009	\$0	\$0
2010	\$0	\$0
2011	\$0	\$0
2012	\$0	\$0
2013	\$0	\$0
2014	\$0	\$0
2015	\$0	\$0
2016	\$0	\$0
2017	\$0	\$0
2018	\$0	\$0
2019	\$0	\$0
2020	\$0	\$0
2021	\$0	\$0
2022	Not yet recorded	Not yet recorded

### Taxes Paid

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

#### Social Security taxes

You paid: \$13,240

Employer(s): \$13,247

#### Medicare taxes

You paid: \$3,084

Employer(s): \$3,084

### 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 from this work, your Social Security benefits may be affected by:

**Windfall Elimination Provision (WEP)** - Your retirement or disability benefit may be reduced, but not eliminated, by the WEP. The reduction amount, if any, depends on the number of years and the amount earned in jobs in which you paid Social Security taxes, and the year you turn age 62 or become disabled. To estimate the WEP's effect on your Social Security benefit, visit [ssa.gov/WEP-CHART](#). In 2023, the maximum monthly reduction is \$557.50. Learn more at [ssa.gov/WEP](#).

**Government Pension Offset (GPO)** - If you qualify for benefits as a current or former spouse, widow, or widower, the GPO may reduce or eliminate your benefits. If the GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse's record. Learn more at [ssa.gov/GPO](#).

### 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 40 credits of work (at least 10 years) 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 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. If your ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- Learn more about benefits for you and your family at [ssa.gov/benefits/retirement/planner/applying7.html](#).
- The *Statement* is updated annually. It is available online, or by mail upon request.