



# Your Social Security Statement

CHRISTINA L. LANE

November 21, 2023

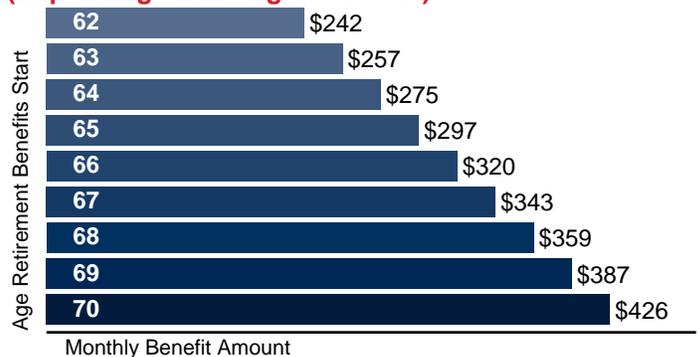
## Retirement Benefits

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: June 18, 1976. 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 \$0 per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](https://ssa.gov/benefits/retirement/learn.html).

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



## Disability Benefits

To get benefits if you become disabled right now, you need 25 credits of work, and 20 of these credits had to be earned in the last 10 years. Your record shows you do not have enough credits at this time to receive disability benefits. 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: **\$427**
- Spouse, if caring for a disabled child or child younger than age 16: **\$427**
- Spouse, if benefits start at full retirement age: **\$570**
- Total family benefits cannot be more than: **\$855**

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).

## 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	\$10,015	\$10,015
2001-2005	\$14,640	\$14,640
2006	\$13,551	\$13,551
2007	\$7,185	\$7,185
2008	\$15,876	\$15,876
2009	\$9,462	\$9,462
2010	\$12,984	\$12,984
2011	\$9,318	\$9,318
2012	\$2,411	\$2,411
2013	\$0	\$0
2014	\$0	\$0
2015	\$0	\$0
2016	\$0	\$0
2017	\$0	\$0
2018	\$1,053	\$1,053
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: \$5,740  
Employer(s): \$5,974

#### Medicare taxes

You paid: \$1,388  
Employer(s): \$1,388

### 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. 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.
- 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

[ssa.gov](https://ssa.gov)



### 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 \$800 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 gender: [ssa.gov/planners/lifeexpectancy.html](https://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://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://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://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](https://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](https://ssa.gov).

 <p>Securing today and tomorrow</p>	<h3>With you throughout life's journey</h3> <p>Remember that Social Security is with you throughout life's journey. Learn how at <a href="https://ssa.gov/people/materials/pdfs/EN-05-10233.pdf">ssa.gov/people/materials/pdfs/EN-05-10233.pdf</a>.</p>
--	---



# Supplemental Security Income and Other Benefits:

[ssa.gov](https://ssa.gov)

## Information For People With Limited Earnings

This fact sheet provides information about Supplemental Security Income, Social Security benefits, and other programs and resources that may be useful to you and your family.

### You may qualify for Supplemental Security Income

Supplemental Security Income (SSI) is a needs-based program that provides monthly payments to people who have limited or no income and few or no resources (things you own), and who are disabled, blind, or age 65 or older. You may be able to receive SSI payments if your Social Security retirement or disability benefit amount is below a certain level, or if you do not qualify for these benefits on your own record or that of your current, former, or deceased spouse. Learn more at [ssa.gov/pubs/EN-05-11000.pdf](https://ssa.gov/pubs/EN-05-11000.pdf).

### You may qualify for Social Security benefits

Even if you receive SSI, you may qualify for Social Security retirement benefits based on your earnings record. You can find personalized estimates of your Social Security benefit amounts on your *Social Security Statement* at [myaccount.ssa.gov](https://myaccount.ssa.gov). If you are married, divorced, or widowed, you may qualify for a higher benefit on your spouse's record. Learn more about Social Security retirement benefits at [ssa.gov/pubs/EN-05-10035.pdf](https://ssa.gov/pubs/EN-05-10035.pdf) and Social Security survivors benefits at [ssa.gov/pubs/EN-05-10084.pdf](https://ssa.gov/pubs/EN-05-10084.pdf).

We also provide Social Security benefits for people with disabilities. Learn more about disability benefits at [ssa.gov/pubs/EN-05-10029.pdf](https://ssa.gov/pubs/EN-05-10029.pdf).

### Your children may qualify for benefits

If you receive Social Security retirement or disability benefits, your minor children may also qualify for a benefit on your record. Your adult children who have a disability that began before age 22 may also qualify for benefits. Learn more at [ssa.gov/pubs/EN-05-10085.pdf](https://ssa.gov/pubs/EN-05-10085.pdf).

Your minor children who have a disability may also qualify for SSI payments. Learn more at [ssa.gov/pubs/EN-05-10026.pdf](https://ssa.gov/pubs/EN-05-10026.pdf).

### You may qualify for help buying food

The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, helps people with limited income buy nutritious food. Although SNAP is a federal program, state agencies run the program through local offices. You may be eligible to receive SNAP benefits if you meet certain income and resource requirements. Learn more at [ssa.gov/pubs/EN-05-10101.pdf](https://ssa.gov/pubs/EN-05-10101.pdf).

# You may get help with health care costs

## Medicare

Medicare is the federal health insurance program for people age 65 or older, certain people under age 65 with disabilities, and people of any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). Even if you do not plan to retire by age 65, consider applying for Medicare to avoid a lifelong monthly Medicare penalty later. Learn more at [ssa.gov/myaccount/assets/materials/medicare-ready.pdf](https://ssa.gov/myaccount/assets/materials/medicare-ready.pdf).

## Medicare Savings Programs

Medicare Savings Programs are available in some states for people with limited income and resources. If you qualify, your state may pay your Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums and, in some cases, other out-of-pocket medical expenses, such as deductibles, copayments, and coinsurance. For more information, contact your state medical assistance (Medicaid) office or State Health Insurance Assistance Program. You can look up the telephone numbers of your state's offices online at [Medicare.gov/talk-to-someone](https://medicare.gov/talk-to-someone).

## Extra Help with Medicare prescription drug costs

You may be able to receive *Extra Help* that can help pay Medicare prescription drug coverage (Part D) deductibles, premiums, and copayments. This *Extra Help* is available to people who have Medicare prescription drug coverage and have limited income and resources. Learn more at [ssa.gov/extrahelp](https://ssa.gov/extrahelp).

## Medicaid

Medicaid is a jointly funded, federal-state health insurance program that provides health coverage to eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities. If you receive SSI, you may be eligible for Medicaid. Learn more about qualifying for Medicaid at [ssa.gov/disabilityresearch/wi/medicaid.htm](https://ssa.gov/disabilityresearch/wi/medicaid.htm). For general information on Medicaid, visit [Medicaid.gov](https://medicaid.gov).

## Let us help you find benefits

The Social Security Administration is committed to helping you navigate your benefit options. The Benefits Eligibility Screening Tool is a convenient way to find potential benefits that may best fit your situation. Learn more at [ssabest.benefits.gov](https://ssabest.benefits.gov).



Securing today  
and tomorrow

## With you throughout life's journey

Social Security is with you throughout life's journey. Review your personalized *Social Security Statement* online at [myaccount.ssa.gov](https://myaccount.ssa.gov).