

# With you through life's journey...



Securing today  
and tomorrow

Think about everyone in your social network – your family and friends, your classmates and colleagues. That's hundreds, maybe thousands of people. Social Security has each and every one of them covered and has been our nation's cornerstone of economic security for over 80 years.

Social Security is much more than a retirement program, we provide financial benefits, information, and tools to help you secure your today and tomorrow. With your vital contributions, you're helping to provide benefits that improve the quality of life for millions throughout life's journey.



## We're With You from Birth

Your connection with Social Security more than likely started at birth—when your parents registered for your Social Security number in the hospital. That number remains your first and continuous link with Social Security and helps us accurately record your covered wages or self-employment.

If you're a new parent, one of the things that should be on your "to do" list is to get your newborn a Social Security number. The easiest time to do this is while you are still at the hospital.

A fun bonus of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year. On our website, you can find the top baby names for the last 100 years.

Visit [www.socialsecurity.gov/babynames](http://www.socialsecurity.gov/babynames)

## We're With You When You Get Your First Job

If you're currently working, you've probably noticed a few deductions on your paychecks. Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings electronically. Your contributions protect you, like an insurance policy, and help fund Social Security and Medicare programs—providing benefits for retirees, the disabled, wounded warriors, and children.

From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your work history to ensure you get the benefits you deserve.

Open a [my Social Security](http://www.socialsecurity.gov/myaccount) account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) to watch your personal earnings and future benefits grow over time.



## We're There When You Get Married

Marriage is the start of a new chapter in your life. For some, a part of that new life is a new name.

If you legally change your name due to marriage, divorce, or any other reason, make sure "getting an updated Social Security card" is on your To-Do list. That way, we can continue to accurately keep track of your earnings. If you just need a replacement card, you can get one online in many states by opening a my Social Security account today. There's no charge for a Social Security card.

Visit [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber) to learn more.





## We're There to Help if Disability Strikes

Disability could happen at any moment in our lives. Research shows that 1-in-4 of today's 20-year-olds will become disabled before they retire. As a result, you may need to rely on the Social Security disability benefits for income support. Social Security disability benefits provide a critical source of financial support to people when they need it most.

Social Security also pays benefits to young workers and their families if they become disabled and have worked in covered employment.

Learn the facts: [www.socialsecurity.gov/disabilityfacts/facts.html](http://www.socialsecurity.gov/disabilityfacts/facts.html)

## We're There to Provide Comfort During Difficult Times

Life comes with many obstacles and challenges. The loss of a loved one can be both emotionally and financially difficult. Social Security provides a safety net to help if the unexpected happens.

Some children, widows, and widowers may receive survivor's benefits to help them cope with the financial loss.

Visit [www.socialsecurity.gov/planners/survivors](http://www.socialsecurity.gov/planners/survivors) to learn more.



## Retirement Planning Starts With Us

When most people think of Social Security, they think of retirement benefits — with good reason. Social Security is a lifeline for most retirees, keeping tens of millions out of poverty.

But we are more than retirement benefits; we offer many online tools to help you plan for your future.

Check out Social Security's retirement estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator) to get different retirement scenarios.

## We are with those who need a helping hand...

Social Security administers the Supplemental Security Income (SSI) program, which pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI.

## And we will be there for years to come...

Yes, Social Security is relevant for you and will be there when you're ready to retire! Social Security has continuously revised and transformed over time to meet the changing needs of the public.

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past. However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.895 trillion that exists today.

The two Social Security trust funds will be able to pay all benefits in full and on time until 2035. Even if legislative changes are not made before 2035, we'll still be able to pay 80 percent of each benefit due. Social Security will continue to help support you and your family for generations to come.

To learn more about Social Security and our programs and services, go to [www.socialsecurity.gov](http://www.socialsecurity.gov), call 1-800-772-1213, or visit your local field office.