

With you through life's journey...



Securing today
and tomorrow

Whether you are about to retire, become a full time grandparent, or start a new chapter, Social Security provides financial benefits, information, and tools to help secure today and tomorrow for you and your family.

Today, about 176 million people work and pay Social Security taxes and about 65 million people receive monthly Social Security benefits. With retirement, disability, and survivors benefits, we improve the quality of life for millions throughout life's journey.



We're There Day One

Just as we were there day one for you and your children, we will be there for future generations as well. Most parents apply for a child's Social Security number at birth, usually through the hospital. When the time comes for that first job, the number is already in place.

We're There Throughout Your Career

From your first job to your last, your employers have verified your Social Security number with us to help reduce fraud and improve the accuracy of your earnings records.

Employers collect FICA, or Federal Insurance Contribution Act withholdings, and report earnings electronically. This is how we track your earnings and is how you earn Social Security retirement, disability, and survivors coverage for you and your family. A worker earns up to four Social Security credits each year and needs 40 credits, or 10 years of work, to qualify for retirement benefits.

With a *my* Social Security account, you can estimate your future benefits at different ages when you may want to start receiving benefits.

www.ssa.gov/myaccount/retire-calc



We're There When You Get Married

Whether you are celebrating your anniversary or starting a new chapter alone or with a new spouse, a part of that new life may include a new name.

If you legally change your name due to marriage, divorce, or any other reason, let us know so you can get an updated Social Security card — and so we can accurately keep track of your earnings. There's no charge for a Social Security card. Visit www.ssa.gov/ssnumber to learn more.





We're There to Help if Disability Strikes

Isn't it nice to know that Social Security is here to help even if the unexpected happens? Disability benefits provide modest coverage for severely disabled workers and their dependents, including our wounded warriors.

Visit www.ssa.gov/disabilityfacts/facts.html to learn more.

We're There to Provide Comfort During Difficult Times

The loss of a loved one can be both emotionally and financially difficult. Some widows, widowers, and children may receive survivors benefits to help them cope with the financial loss. The number of credits needed to provide benefits for survivors depends on the worker's age when he or she dies.

Unmarried children who are under age 18 (up to age 19 if attending elementary or secondary school full time) can be eligible to receive Social Security benefits when a parent dies.

Visit www.ssa.gov/planners/survivors/ifyou.html to learn more.



We Wouldn't Miss Your Retirement Party

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.

As you get closer to retirement or starting your next chapter, open a **my Social Security** account to estimate your future benefits at different ages when you may want to start receiving benefits. Lastly, when you are ready to retire, avoid the wait, visit www.ssa.gov/retire and retire online.

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

The Supplemental Security Income (SSI) program is a different program that provides income support to disabled children, people age 65 or older, blind, or disabled who have low income and resources. U.S. Treasury general funds, not the Social Security trust funds, pay for SSI.

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

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). Historically, the OASI and DI Trust Funds have reached times where dedicated tax revenue fell short of the cost of providing benefits and also times where the trust funds have reached the brink of exhaustion of assets. However, Congress approved the Social Security Amendments of 1977 and 1983, which made substantial modifications that reversed the cash flow of the program to positive levels and caused the substantial buildup of assets to the \$2.908 trillion asset reserves that existed as of December 31, 2020.

The Trustees of the Social Security trust funds currently project that the two trust funds combined will be able to pay all benefits in full and on time until 2034. Even if legislative changes are not made before 2034, we'll still be able to pay 78 percent of total benefits due in 2034. Social Security will continue to help secure today and tomorrow for you and generations to come.