

With you through life's journey...



Securing today
and tomorrow

Social Security touches your life, no matter where you are on life's journey. Whether you recently started working, just had a baby, or are planning for retirement — Social Security is there for you and your family, providing financial protection and vital services for millions.

Today, about 176 million people work and pay Social Security taxes and about 63 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 With Your Family from Day One



Most parents apply for a child's Social Security number at birth, usually through the hospital. If you or your child were not born in the U. S., you may have gotten a Social Security number upon entry. No matter which office processed your number, what's important is to have it in place when you or your children get that first job.

A fun perk of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year. You can find the top baby names for the last 100 years on our website: www.socialsecurity.gov/babynames.

We're With You Throughout Your Career

Whether you just started working or finally got your dream job, your employer verifies your Social Security number with us. Doing so helps reduce fraud and improves the accuracy of your earnings record, ensuring you get the benefits you have earned.

Employers collect Federal Insurance Contributions Act withholdings – known as FICA – 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.

Keep track of your earnings record by creating a **my Social Security** account at www.socialsecurity.gov/myaccount.



We're There Celebrating Weddings



Whether you recently got married or are celebrating your wedding anniversary, part of that new life may be 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 is no charge for a Social Security card for this reason.

Visit www.socialsecurity.gov/ssnumber to learn more.



We're There to Help if Disability Strikes

Disability benefits provide modest coverage for severely disabled workers and their dependents, including our wounded warriors. In 2015, over 8 million workers received disability benefits and over 1.5 million children received benefits on their parent's records. Rest assured that if the unexpected happens, we've got you covered.

Visit www.socialsecurity.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 (and up to age 19 if attending elementary or secondary school full time) can be eligible to receive Social Security benefits if a parent dies.

Visit www.socialsecurity.gov/planners/survivors/howtoapply.html.



We're There for Your Retirement

When most people think of Social Security, they think of retirement benefits — and with good reason. But we are more than retirement benefits; we also offer many online tools to help you plan for your future.

Check out Social Security's Retirement Estimator at www.socialsecurity.gov/estimator to explore different retirement scenarios.

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). 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 has always changed to meet the needs of the people we serve and will continue to help support you and your family.

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