

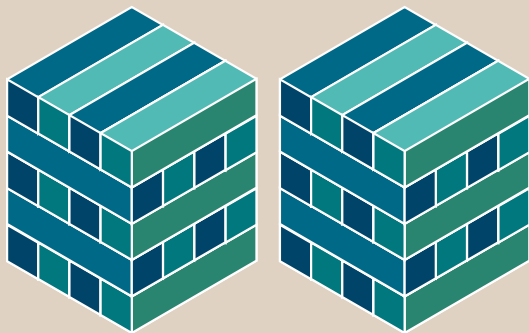
How are Social Security benefits earned?



Securing today
and tomorrow

Work Credits

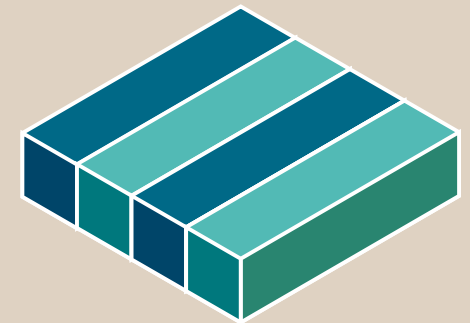
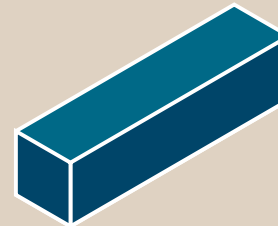
Your work history directly impacts your future benefits



40 Credits
needed for
Retirement and
Medicare benefits



\$1,300 = 1 credit
in covered
earnings



you can earn
a maximum of
4 credits
a year