

SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2024

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This quick reference guide provides key Social Security numbers to help you in planning. The percentages shown here are applied to the primary insurance amount (PIA) of the worker on whose earnings record benefits are being claimed. The PIA can be found on the worker's Social Security statement. It is an estimate of the benefit amount if claimed at full retirement age (FRA). You can obtain your latest statement by opening an account at ssa.gov/myaccount.

Worker: Retirement benefit as a percentage of PIA, beginning at age...

Year of birth	FRA	62	63	64	65	66	67	68	69	70
1943-1954	66	71.00%	80.00%	86.67%	92.20%	95.00%	96.00%	96.67%	97.33%	97.67%
1955	66 + 2 mo.	74.17%	79.17%	85.56%	92.20%	96.00%	96.67%	97.33%	97.67%	97.67%
1956	66 + 4 mo.	73.33%	78.33%	84.44%	91.11%	97.78%	98.33%	98.89%	99.11%	99.33%
1957	66 + 6 mo.	72.50%	77.50%	83.33%	90.00%	96.67%	97.33%	97.89%	98.33%	98.67%
1958	66 + 8 mo.	71.67%	76.67%	82.22%	88.89%	95.56%	96.22%	96.78%	97.22%	97.56%
1959	66 + 10 mo.	70.83%	75.83%	81.11%	87.78%	94.44%	95.11%	95.67%	96.11%	96.44%
1960 and later	67	70.00%	75.00%	80.00%	86.67%	93.33%	93.33%	93.33%	93.33%	93.33%

Source: <https://www.ssa.gov/policy/programs/retirement.html>

Spouse: % of worker's PIA if spouse not eligible on own work record if spouse claims at age...

Year of birth	FRA	62	63	64	65	66	67
1943-1954	66	35.00%	47.50%	61.67%	75.84%	90.00%	95.00%
1955	66 + 2 mo.	34.58%	47.00%	60.92%	75.14%	89.31%	95.00%
1956	66 + 4 mo.	34.17%	46.67%	60.20%	74.63%	88.61%	95.00%
1957	66 + 6 mo.	33.75%	46.25%	59.50%	74.15%	87.92%	95.00%
1958	66 + 8 mo.	33.34%	45.84%	58.80%	73.66%	87.22%	95.00%
1959	66 + 10 mo.	32.92%	45.42%	58.20%	73.16%	86.52%	95.00%
1960 and later	67	32.50%	45.00%	57.50%	72.67%	85.84%	95.00%

Source: <https://www.ssa.gov/policy/programs/spouse.html>

Spouse: % of spousal excess added to spouse's earned benefit (1/2 worker PIA - spouse PIA) if spouse claims spousal benefit at age...

Year of birth	FRA	62	63	64	65	66	67
1943-1954	66	75.00%	75.00%	83.33%	91.67%	100.00%	100.00%
1955	66 + 2 mo.	68.17%	74.17%	81.84%	90.20%	98.17%	100.00%
1956	66 + 4 mo.	68.33%	73.33%	80.56%	89.89%	97.22%	100.00%
1957	66 + 6 mo.	67.50%	72.50%	79.17%	87.50%	96.67%	100.00%
1958	66 + 8 mo.	66.67%	71.67%	77.78%	86.11%	94.84%	100.00%
1959	66 + 10 mo.	65.83%	70.83%	76.67%	84.72%	93.89%	100.00%
1960 and later	67	65.00%	70.00%	75.00%	83.33%	91.67%	100.00%

Source: <https://www.ssa.gov/policy/programs/spouse.html>

2024 Numbers

Minimum wage base	COLR	Basic benefit PIA at 2024	PIA for those born in 1953
\$168,600	3.2%	\$1,151 / \$7,559	\$1,040.10
Earnings subject to 1 quarter of coverage	GPO reduction (spousal/beneficiary benefits)	Max 1953 reduction for \$1,151 basic point	Amount in Trust Fund
\$1.7M	23% of pension amount	\$267.00	\$2.8 billion

2024 Earnings Test Amounts

Pre-FRA (annual)	Pre-FRA (monthly)	FRA year (annual)	FRA year (monthly)
\$22,320	\$1,860	\$58,520	\$4,880

Survivor: % of original survivor benefit* if survivor claims at age...

Year of birth	FRA	60	61	62	63	64	65	66	67
1943-1954	66	71.50%	75.30%	81.00%	85.80%	90.50%	95.30%	100.00%	100.00%
1957	66 + 2 mo.	71.50%	75.10%	80.70%	85.40%	90.00%	94.60%	99.20%	100.00%
1958	66 + 4 mo.	71.50%	75.00%	80.50%	85.30%	89.90%	94.50%	98.90%	100.00%
1959	66 + 6 mo.	71.50%	75.00%	80.30%	84.70%	89.60%	93.40%	97.80%	100.00%
1960	66 + 8 mo.	71.50%	75.00%	80.10%	84.50%	89.50%	92.90%	97.20%	100.00%
1961	66 + 10 mo.	71.50%	75.00%	79.90%	84.30%	89.30%	92.40%	96.50%	100.00%
1962 and later	67	71.50%	75.00%	79.80%	83.70%	87.90%	91.90%	95.90%	100.00%

Source: <https://www.ssa.gov/policy/programs/survivor.html>

*Original benefit (OR) is decedent's benefit at death but no less than 50 1/4% of decedent's PIA. If decedent died before FRA and before claiming, OR is decedent's PIA. If decedent died after FRA and before claiming, OR is amount decedent would have received at death including delayed credits.

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Reproducible Copies of Federal Tax Forms and Instructions United States. Internal Revenue Service,1996

Report of the Architectural and Transportation Barriers Compliance Board for Fiscal Years ... Architectural and Transportation Barriers Compliance Board,1975

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Catalog of Copyright Entries. Third Series Library of Congress. Copyright Office, 1967 Includes Part 1 Number 1 Books and Pamphlets Including Serials and Contributions to Periodicals January June **Erie (Erie County, Pa.) City Directory ... Including Lawrence Park, Wesleyville, and Westminster ...**, 1939 [A Guide to VA Benefits](#) Jonathan Lord, 2022-08-01 Welcome to the world of VA benefits Picking up and reading this book is a good place to start The book is set up in a realistic scenario of a soldier getting off active duty retiring It s appropriate for all uniformed services It s an easy to understand guide geared to navigating VA benefits Each of the chapters stand on their own Navigating your military benefits after leaving the service can be a daunting task at best When I got off active duty I was given a packet with documents in it I was told good luck and to have a good day There were many things I was entitled to that I didn t know about Navigating VA benefits is full of complications and you don t have anyone to help guide you through it all This book is aimed at simplifying the process through easy to understand narratives and job aids all so you can get what you earned after the time you put in Procedures are included that show how to examine important documents such as the DD Form 214 along with narratives and job aids on how to fill out and where to send important VA and selected government forms For instance few veterans understand how to examine the DD Form 214 the most important form in applying for VA benefits This book presents a properly filled out DD Form 214 to use when examining yours There are codes on the DD Form 214 that few people know about The book describes them all If the veteran is considering a new career a cross walk is included that shows what the military civilian equivalencies are It also gives information about which career fields are fastest growing and which might be a bit slower The veteran can use this information along with a GI Bill education to enter a career of the best value to both the veteran and family I wasn t told about any of this but the book outlines them in an easy to understand narrative You have made a big life altering step in deciding to leave active duty or retiring from the military Good luck to you all I know this book will help you along the way

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