



Popular Retirement Publications

Retirement Benefits

Learn about Social Security retirement benefits: how you earn coverage; how to apply; how benefits are figured; and how to decide when to retire.

ssa.gov/pubs/EN-05-10035.pdf



Your Retirement Benefit – How It’s Figured

Learn about the formula used to calculate Social Security retirement benefits and take advantage of a worksheet to help you estimate your retirement benefits.

ssa.gov/pubs/EN-05-10070.pdf



How You Earn Credits

Find out what work credits are, how they’re earned, and just how many you’ll need to get benefits.

ssa.gov/pubs/EN-05-10072.pdf



When to Start Receiving Retirement Benefits

Take a look at some factors that can help you make an informed decision about the best time to retire.

ssa.gov/pubs/EN-05-10147.pdf



Your Retirement Checklist

When to start receiving retirement benefits is a personal decision based on your situation. Learn about factors to consider as you think about when to start receiving your Social Security retirement benefits.

ssa.gov/pubs/EN-05-10377.pdf



Retire Online

Find out how easy it is to apply online for retirement benefits.

ssa.gov/pubs/EN-05-10522.pdf



Special Payments After Retirement

Learn how special payments for work done before retirement, such as bonuses, vacation pay and commissions, do not count toward the Social Security earnings limit.

ssa.gov/pubs/EN-05-10063.pdf



How Work Affects Your Benefits

Find out how your retirement benefits can increase or decrease if you work after receiving benefits.

ssa.gov/pubs/EN-05-10069.pdf



Government Pension Offset

Learn how your Social Security benefits may be reduced if you get a pension based on work where you did not pay Social Security taxes.

ssa.gov/pubs/EN-05-10007.pdf



Windfall Elimination Provision

Find out how your Social Security benefits could be affected if you're eligible for a pension from work not covered by us.

ssa.gov/pubs/EN-05-10045.pdf



Survivors Benefits

Get specific information about survivors benefits: who is eligible; how to apply; and how benefits are figured.

ssa.gov/pubs/EN-05-10084.pdf



How Social Security Can Help You When a Family Member Dies

Certain family members of the deceased may be eligible to receive monthly benefits, including a one-time payment of \$255.

ssa.gov/pubs/EN-05-10008.pdf



Securing today
and tomorrow

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