

Social Security Retirement Benefits



Securing today and tomorrow



If you work and pay taxes, you may be entitled to Social Security retirement benefits.

To receive retirement benefits, you'll need to work for at least 10 years or earn 40 credits of coverage

You can earn a maximum of **4** credits a year

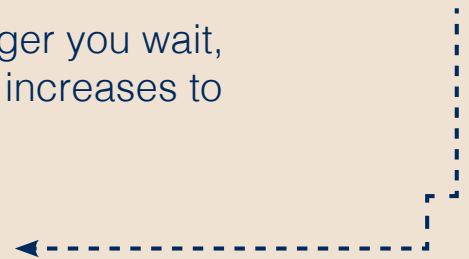


In 2019
\$1,360 = 1 credit



40 credits are necessary for retirement and Medicare benefits

You can apply for benefits beginning at age 62. The longer you wait, the bigger your monthly benefit will be. There will be no increases to your benefit after you reach age 70.



When's the best time for you to retire?

Early Retirement



close to **75%** of your full benefit amount

Full Retirement



100% of your full benefit amount

Delayed Retirement



close to **130%** of your full benefit amount

The amount of your retirement benefit is based on how much you earned during your working career. There may be other factors that affect the amount you receive.

Estimate your retirement benefits based on your reported earnings at

SocialSecurity.gov

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