

# With you through life's journey...



Securing today  
and tomorrow

Social Security is much more than a retirement program, we provide financial benefits, information, and tools to help you secure today and tomorrow. With retirement, disability, and survivors benefits, we improve the quality of life for millions throughout life's journey.



## We're There Day One

Just as we were there day one for you and your children, we will be there for future generations as well. Most parents apply for a child's Social Security number at birth, usually through the hospital. When the time comes for that first job, the number is already in place.

## We're There Throughout Your Career

From your first job to your last, your employers have verified your Social Security number with us to help reduce fraud and improve the accuracy of your earnings records.

Employers collect FICA, or Federal Insurance Contribution Act withholdings, 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.

With a *my* Social Security account, you can estimate your future benefits at different ages when you may want to start receiving benefits.

[www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)



## We're There When You Get Married

Whether you are celebrating your anniversary or starting a new chapter alone or with a new spouse, a part of that new life may include 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's no charge for a Social Security card. Visit [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber) to learn more.





## We're There to Help if Disability Strikes

Isn't it nice to know that Social Security is here to help even if the unexpected happens? Disability benefits provide modest coverage for severely disabled workers and their dependents, including our wounded warriors.

Visit [www.ssa.gov/disabilityfacts/facts.html](http://www.ssa.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 (up to age 19 if attending elementary or secondary school full time) can be eligible to receive Social Security benefits when a parent dies.

Visit [www.ssa.gov/planners/survivors/ifyou.html](http://www.ssa.gov/planners/survivors/ifyou.html) to learn more.



## We Wouldn't Miss Your Retirement Party

When most people think of Social Security, they think of retirement benefits — with good reason. Social Security is a lifeline for most retirees, keeping tens of millions out of poverty.

As you get closer to retirement or starting your next chapter, open a **my Social Security** account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to estimate your future benefits at different ages when you may want to start receiving benefits. Lastly, when you are ready to retire, avoid the wait, visit [www.ssa.gov/retire](http://www.ssa.gov/retire) and retire online.

## We are with those who need a helping hand...

The Supplemental Security Income (SSI) program provides monthly payments to people with low income and financial resources, who are 65 or older, or an adult or child with a disability or blindness. Visit [www.ssa.gov/ssi](http://www.ssa.gov/ssi) to learn more.

## 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). Historically, the OASI and DI Trust Funds have reached times where dedicated tax revenue fell short of the cost of providing benefits and also times where the trust funds have reached the brink of exhaustion of assets. However, Congress approved the Social Security Amendments of 1977 and 1983, which made substantial modifications that reversed the cash flow of the program to positive levels and caused the substantial buildup of assets that exists today.

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 [ssa.gov](http://ssa.gov), call 1-800-772-1213, or visit your local Social Security office.