

## Saving for retirement

Social Security is not meant to be your only source of income in retirement. You will likely need other savings, investments, pensions, or retirement accounts to live comfortably in retirement. On average, Social Security will replace about 40% of your annual pre-retirement earnings, although this can vary based on each person's circumstances. There are many ways to save for retirement. Here are some things to consider.

- Contribute to retirement accounts such as 401(k)s and Individual Retirement Accounts (IRAs).
- Take advantage of "catch-up" rules that let workers age 50 and older contribute an extra amount annually to a 401(k) and an IRA.
- Keep in mind that if you withdraw from or cash out your 401(k) or IRA before age 59½, you will usually pay an early withdrawal penalty.

Learn more about how to save at [savingmatters.dol.gov/employees.htm#7](https://www.savingmatters.dol.gov/employees.htm#7).

## Social Security will be there when you retire

The Social Security taxes you pay go into the Social Security Trust Funds that are used to pay benefits to current beneficiaries. The Social Security Board of Trustees estimates that, based on current law, the Trust Funds will be able to pay benefits in full and on time until 2034. In 2034, Social Security would still be able to pay about \$810 for every \$1,000 in benefits scheduled. Learn more at [ssa.gov/ThereForMe](https://ssa.gov/ThereForMe).

## Unable to work due to a mental or physical disability

A disability can occur at any age. If you are unable to work at a certain earnings level due to a mental or physical disability, and if you meet certain eligibility requirements, you may be able to receive Social Security disability benefits. Learn more about disability benefits at [ssa.gov/disability](https://ssa.gov/disability). The Supplemental Security Income (SSI) program pays benefits to adults and children with disabilities who have limited income and resources. Learn more about SSI at [ssa.gov/benefits/ssi/](https://ssa.gov/benefits/ssi/).

## Benefits for family members

Your family, including your spouse, former spouses, and dependent children, may qualify for benefits on your record. Find out more about benefits for your family at [ssa.gov/benefits/retirement/planner/applying7.html](https://ssa.gov/benefits/retirement/planner/applying7.html).

Your family may also be eligible for survivors benefits. If you are the higher earning spouse, your decision on when to claim benefits can affect the benefits of your surviving spouse. Find out more about survivors benefits at [ssa.gov/planners/survivors](https://ssa.gov/planners/survivors).

## Benefits as a spouse

If you are married, divorced, or widowed, you may be eligible for higher benefits on your spouse's record. When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time. Learn more at [ssa.gov/pubs/EN-05-10035.pdf](https://ssa.gov/pubs/EN-05-10035.pdf).

## We are here for you

Social Security covers about 96% of American workers. To learn more about Social Security, visit [ssa.gov](https://ssa.gov).



Securing today  
and tomorrow

## When you're retirement ready...

The easiest and most convenient way to apply for retirement benefits is at [ssa.gov/applyforbenefits](https://ssa.gov/applyforbenefits).



# Retirement Ready

## Fact Sheet For Workers Ages 49 -60

ssa.gov

### Retirement is different for everyone

Retirement means different things to different people. Because retirement is not one-size-fits-all, we want to provide you with the information you need to plan for retirement and to make informed decisions.

### Earnings are essential

Your earnings are used to determine your eligibility for Social Security benefits and your benefit amount. Use your *Social Security Statement* to check your earnings each year. If you see an error on your earnings record, report it to us. Learn how at [ssa.gov/pubs/EN-05-10081.pdf](https://ssa.gov/pubs/EN-05-10081.pdf).

### You will soon have choices to make

Once you turn 62, you will have important decisions to make about work and your Social Security retirement benefits. You can continue to work, apply for benefits, do both, or do neither. Each choice comes with important considerations for you and your family. Learn about them at [ssa.gov/benefits/retirement/matrix.html](https://ssa.gov/benefits/retirement/matrix.html).

Retirement Choices	Continue Working	Stop Working
Claim Benefits	Option A	Option B
Not Claim Benefits	Option C	Option D

### Benefits last as long as you live

Your benefits last as long as you live. Your full retirement age is 67. Taking benefits before your full retirement age (as early as age 62) lowers the amount you get each month for the rest of your life. Delaying benefits past your full retirement age (up to age 70) increases the monthly amount for the rest of your life. Our Life Expectancy Calculator can make a rough estimate of how long you might live based on your age and sex: [ssa.gov/planners/lifeexpectancy.html](https://ssa.gov/planners/lifeexpectancy.html).

### Working while getting benefits

If you get retirement benefits but want to continue to work, you can. However, depending on how much you earn before full retirement age, we might temporarily withhold some or all of your benefit amount. When you reach full retirement age, we will recalculate your benefit amount to give you credit for the months we reduced or withheld benefits due to your excess earnings. Any earnings after you reach your full retirement age won't reduce your benefits. Learn more at [ssa.gov/pubs/EN-05-10069.pdf](https://ssa.gov/pubs/EN-05-10069.pdf).

### Work may boost your benefits

Your earnings can increase your monthly benefit amount — even after you start receiving benefits. Each year, we check your earnings record. If your latest year of earnings turns out to be one of your highest 35 years, we will automatically recalculate your benefit amount and pay you any increase due. You can get additional estimates based on what you think your future earnings will be with the *my* Social Security Retirement Calculator at [myaccount.ssa.gov](https://myaccount.ssa.gov).

### Some benefits are taxed

You may have to pay federal income taxes on a portion of your Social Security benefits if your total income is above a certain amount. Learn more at [ssa.gov/planners/taxes.html](https://ssa.gov/planners/taxes.html).



### Earnings Record

Review your earnings history below to ensure it is accurate because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record.

**If you find an error,** let us know by visiting [myaccount.ssa.gov](https://myaccount.ssa.gov) or calling 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
2013	\$103,231	\$103,231
2014	\$117,000	\$1,499,699
2015	\$118,500	\$1,187,795
2016	\$118,500	\$1,299,782
2017	\$127,200	\$352,977
2018	\$128,400	\$443,888
2019	\$132,900	\$381,367
2020	\$0	\$0
2021	\$0	\$0
2022	\$147,000	\$315,933
2023	\$10,000	\$10,000
2024	\$168,600	\$190,860

### Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

<b>Social Security taxes</b>	<b>Medicare taxes</b>
You paid: \$72,620	You paid: \$83,886
Employer(s): \$79,967	Employer(s): \$83,886

### Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. The amount of your benefit is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- The age you claim benefits will affect your surviving spouse's benefit amount. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- If you and your spouse both work, use the *my Social Security Retirement Calculator* to estimate spousal benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- If you receive a pension from earnings not covered by Social Security, your benefits may have been reduced prior to January 2024. The *Social Security Fairness Act* ended the Windfall Elimination Provision and Government Pension Offset. Learn more at [ssa.gov/benefits/retirement/social-security-fairness-act.html](https://ssa.gov/benefits/retirement/social-security-fairness-act.html).
- Learn more about benefits for you and your family at [ssa.gov/benefits/retirement/planner/applying7.html](https://ssa.gov/benefits/retirement/planner/applying7.html).
- When you are ready to apply, visit [ssa.gov/benefits/retirement/apply.html](https://ssa.gov/benefits/retirement/apply.html).
- The *Statement* is updated annually. It is available online, or by mail upon request.



Your *Statement* and other planning tools are available online anytime with a *my* Social Security account, and it's easier than ever to sign up.

[myaccount.ssa.gov](https://myaccount.ssa.gov)



# Your Social Security Statement

[ssa.gov](https://ssa.gov)



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## Retirement Benefits

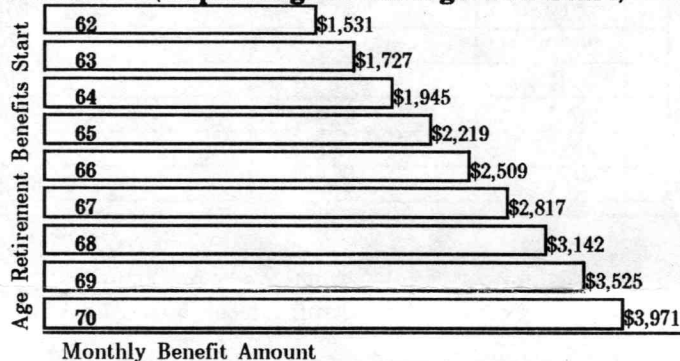
You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work - up to four each year.

Your full retirement age is **67**, based on your date of birth: March 25, 1965. As shown in the chart, you can start your benefits at any time between **ages 62 and 70**. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$168,600 per year until you start your benefits.

Learn more at [ssa.gov/benefits/retirement/learn.html](https://ssa.gov/benefits/retirement/learn.html)

## Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



## Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about **\$1,956**. Learn more at [ssa.gov/disability](https://ssa.gov/disability)

## Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	<b>\$1,572</b>
Spouse, if caring for a disabled child or child younger than age 16:	<b>\$1,572</b>
Spouse, if benefits start at full retirement age:	<b>\$2,096</b>
Total family benefits cannot be more than:	<b>\$3,737</b>

Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at [ssa.gov/survivors](https://ssa.gov/survivors)

## Medicare

You have enough credits to qualify for Medicare at age 65.

Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit [medicare.gov](https://medicare.gov) or [ssa.gov/medicare](https://ssa.gov/medicare) or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

