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SOCIAL SECURITY SIMPLIFIED. HOW YOUR BENEFIT IS

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CALCULATED. While eligibility for benefits is based on 40 credits, or 10 years of working, benefits are calculated based on the average of your top 35 wage-earning years. The amount you receive is known as your Primary Insurance Amount (PIA).

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Northwestern Mutual
By AARP . Social
Security is part of nearly
every American ' s life in
retirement, if not sooner.

If you ' re like most
people, you ' re aware
that when you start
collecting retirement
benefits affects how
much money you get,
but you ' re not sure
what that means for you.

Armed with answers to

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some key questions, you can get the most out of your Social Security retirement benefits.

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Social Security: a simple concept Social Security reaches almost every family, and at some point, touches the lives of nearly all Americans.

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Social Security helps older Americans, workers who become disabled, and families in which a spouse or parent dies.

Understanding the
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We locate the nearest
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Administration to your
home so you will get

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your new Social Security Card in record time.; To avoid any mistakes, we will prepare and fill out your SS-5 form with the information you provide to us. Receive a complete step-by-step application package. We do the research and tell you which ID document is needed.* For secure mailing, a pre-paid trackable ...

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If you file for Social Security retirement benefits before your full retirement age, there is a limit on the amount of income you can earn. This limit is almost always based on your annual earnings, but in certain circumstances, it

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could be your monthly earnings that are counted. The monthly income limit was created because the Social Security Administration recognized that some people who ...

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In Social Security Made
Simple, you will learn

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how your Social Security retirement benefits, spousal benefits, and widow/widower benefits are calculated. It also discusses the benefits you will receive if you have a government pension or if you continue working while claiming Social Security. In addition, this book tackles the taxation process of these benefits and how this affects

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Social Security Made
Simple - Book -

FinNotes

To understand Social
Security benefit
calculations, you first

need to understand one
piece of jargon:

“ primary insurance
amount ” (PIA). A
person ’ s primary
insurance amount is the

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amount of their monthly retirement benefit, if they file for that benefit exactly at their full retirement age.. A Social Security spousal benefit is calculated as 50% of the other spouse ' s PIA.

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Spousal Benefits
Calculated ...

The Social Security
program was intended to

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be—and still is today—a social insurance program. It's a government-run program providing economic security to U.S. citizens. The 1935 Act provided for "old age," or retirement, benefits, aid to dependent children, disability insurance, and unemployment insurance.

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program started in the New Deal. The program first gave money only to a few old people, but is now used by millions of people and is one of the largest and most costly programs ...

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depending on your income, how long you work and at what age you retire. Social Security benefits automatically increase each year based on increases in...

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Mike Piper is the author of the book “ Social Security Made Simple. ”

In addition to explaining

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how Social Security works, he recently created an interactive calculator, Open Social Security, to help...

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I tested 2 free Social Security retirement calculators ...

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How is Social Security funded? Primarily through a payroll tax.

The current tax rate for Social Security is 6.2

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percent for the employer and 6.2 percent for the employee — 12.4 percent total. If you're self-employed, you have to pay the entire amount. The government collects Social Security tax on wages up to \$137,700 in 2020.

Social Security
Calculator: Estimate
Your Benefits

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Social Security Made Simple, 2017 Edition, 50% Off. Just a brief announcement for today.

We 'll return to our regular publishing schedule on Friday. The 2017 edition of Social Security Made Simple is now available. (The prior edition was released in late 2015, immediately after the changes made to the Social Security rules

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by the Bipartisan Budget
Act of 2015.)

Social Security Retirement

Benefits And

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