

## Your Social Security Statement

WATER WORKERS

#### Retirement Senetits

You have served emough condits to qualify the retemped benefits. To qualify to boundle, you seem treated through your sect. — up to four sect your treated that tall estimated age is \$7. beend up pour take of that had estimated age is \$7. beend up pour take of that it is not sect to the tall estimated age is \$7. beend up to you can start your benefits at any time festivation ages \$2 and \$7. For each month your west to start your benefits, your secretial pour terretting benefits and your festivation of the reset of your \$10.

These personalized estimates are board on your earnings to date and assume you continue to earn \$20,000 per year until you start you start you seek. To leave more about informed licensitie, said.

#### Charlette Benefits

You have served enough mode to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$7.656 a month.

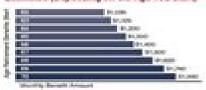
#### Services Reported

You have exerted enough credits for your eligible family members to receive someone because because provides a procedure of your benefit who may qualify for mortality benefits include:

Spouse. If caring for a doubled child or child postager from age 10. \$2,129 Spouse. If benefits start.st Militatement age. \$2,400

Total family benefits cannot be more than: \$4,966 Your spourse or manor child may be eligible for an additional one-time death-benefit of \$205.

#### Personalized Monthly Retirement Benefit Extinuous (Depending on the Age You Starts



#### Acres 100

You have securit credits to qualify be Medicare at age 63. Medicare is the federal health measures program for

- . producte ager 65 and salter.
- under 85 with curpin doublitus, and
- people of any age with End-Stage Plenal Disease (ESPE) (permanent lodiney fallans requiring dislanse or a lodony transplant).

Even if you do not retire at age 63, you may need to age, up to Medicine within 5 months or you do'th tethnique to avoid a Medicine lake excellent penalty. Special risks may apply if you can consent by certain group health plans through each.

For more information about Medicare, shall continue or post-annial are self-1-800-8800cAffet (1-800-803-4037) (1711-1477-886-0148)

We been benefit selimates on current law, which Congress has revised before and may notice again to selimes needed changes, Learn more about Social Security's fathers at one gave Therefores

#### mark Proposed

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Year	Semings Total for Social Security	Earnings Taxod for Middicare (Segan 1996)
40000	\$ 10,000	1
minute.	46,462	
88000	18,256	18,236
19000	20,000	20,000
1900	41,250	41,250
00000	257,710	201712
04	34,693	34,915
100	25,591	35,591
100	36,717	36,717
040	36,654	38,606
100	40,305	40,325
196	42,515	42,315
49	44,346	44,546
100	46,407	45,437
100	64,784	44,784
160	45,847	45,547
111	47,546	47,146
10	48,349	48,346
131	46,606	45,500
14.	40,000	49,800
105	50,850	50,850
100	90,150	50,156
10	50,440	50,440
100	50,653	50,650
100	Not pet a	months that

#### A Property

Total entirested Social Security and Medicare taxes paid over your working career based on

pour Earnings Record Social Security taxes You past \$14,004

Medicare taxes You paid 578,366 Employees Employ

#### Exmings Not Covered by Social Security

You may also have earnings from work not occurred by Social Security. This work may have been for footing social or in a temp country.

If you paylicipate in a retirement plan or receive a personn based on with for which you did not pay. Social Security last, it sould leave your benefits. To find out mans, will you project man.

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

- Social Security benefits are not intended to be your only document of militareast income. You may need other assings, investments, presion, or referenced accounts to make your you have anough noonly when you milit.
- You need at least 10 years of work HID-credity to qualify for estimated bondsts. Your benefit amount is lissed on your highest 20 years of earnings. If you have fewer then 55 years of earnings, years without work copys as 9 and may reduce your benefit amount.
- The use cost of living adjustments so your benefits will knee up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retrement or devolity benefits, your source and children also may qualify for benefits.
- If you are discrept and were married for 10 priors, you may be able to stem benefits on your or exposer's record. Flyour discreted spouse receives benefits on your record, that does not affect your or your sument epocast's benefit amounts.
- When you apply for offser retrement or spousel benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your lamb, wisk pass postbookfills in second system congrature, close
- When you are nearly to apply, wait us at
- The Statoment's updated arrivally, it is available upon request, either crains or by real.

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**Anatoly Rozenblat** 

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Establishing the Social Security Administration as an Independent Agency United States. Congress. Senate. Committee

on Finance,1994 **Federal Register**,2004-04 <u>SSA's Toll-free Telephone System</u> United States. Congress. Senate. Special Committee on Aging,1989 **Business Taxpayer Information Publications**,2002

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