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The Social Security Standard

As Tax Day Approaches, *get your Benefit Statement Online*



Social Security is with you through life's journey, putting you in control of your finances and future. With this in mind, we have made getting a replacement Social Security Benefit Statement even easier. Now you can instantly print or save a replacement any time you want. That's control!

The Benefit Statement, also known as the SSA-1099 or the SSA-1042S, is a tax form Social Security mails each year in January to people who receive Social Security benefits. It shows the total amount of benefits you received from Social Security in the previous year so you know how much Social Security income to report to the IRS on your tax return.

An SSA-1042S is for a noncitizen who lives outside the United States and received or repaid Social Security benefits last year.

If you currently live in the United States and you need a replacement form SSA-1099 or SSA-1042S, simply go online and get an instant, printable replacement form with a *my Social Security* account at www.socialsecurity.gov/myaccount.

If you already have a *my Social Security* account, you can access your online account to view and print your SSA-1099 or SSA-1042S. If you don't have a *my Social Security* account, creating a secure account is very easy to do and usually takes less than 15 minutes.

Keep in mind, your Social Security benefits may be taxable. Visit www.socialsecurity.gov/planners/taxes.html if you have other substantial income.

Securing today and tomorrow doesn't have to be difficult, and Social Security continues to improve our customer service with easy-to-use online features. Find out more about what you can do online at www.socialsecurity.gov.

SEE ALL TYPES OF GREEN THIS SPRING: FINANCIAL LITERACY MONTH

April is Financial Literacy Month, and there's no better time than right now to save for your future. The earlier you start saving, the more you can take advantage of compound interest — that's like “free money” to power up your 401ks and other types of IRAs. Social Security helps secure your future, but it should only be a foundation for a more complete retirement plan.

Part of financial literacy is having access to not just correct information, but your own

personal financial information. Social Security has that. You can open your own personal *my Social Security* account at www.socialsecurity.gov/myaccount and within a matter of minutes have access to your information from the comfort of your home or office. There, you can do many things, but the most important thing is to view your *Social Security Statement*.

Your *Social Security Statement* is a concise, easy to read personal record of the earnings on which you have paid Social Security taxes and a summary of the estimated benefits you and your family could receive, including potential retirement, disability, and survivors benefits. Once you have an account, you can view your Statement at any time. You'll want to verify that your recorded earnings are correct because your future benefits are based on your recorded earnings.

In addition to using your personal *my Social Security* account, you can also prepare for a secure, comfortable retirement by visiting www.myra.gov. There, you'll find *myRA*, a new retirement savings option from the Department of the Treasury for the millions of Americans who face barriers to saving for retirement. *myRA* is a simple, secure, and affordable way to help you take control of your future. It's free and you have zero risk of losing money.

We also offer the online *Retirement Estimator* at www.socialsecurity.gov/estimator that provides immediate and personalized benefit estimates based on your earnings record. And, best of all, the *Retirement Estimator* is an interactive tool that allows you to compare different retirement options like future earnings and different retirement ages.

One sure way to stay on top of your financial future is to join the more than 28 million people who have opened their own *my Social Security* account at www.socialsecurity.gov/myaccount. The sooner you start planning for retirement the better off you will be.

SOCIAL SECURITY IN PLAIN LANGUAGE — IT FEELS GOOD TO BE UNDERSTOOD

Social Security is with you throughout life's journey. As in any relationship, communication is key to forging strong connections and fostering understanding.

At Social Security, the way we communicate with you is important to us. We keep this in mind when we write each publication, blog entry, frequently asked question (FAQ), and press release.

The Center for Plain Language has issued its annual Federal Plain Language Report Card.

The annual report grades federal agencies on how well they communicate with the public. Social Security scored a B-plus!

We're proud of that grade, but we won't stop trying to improve it.

There's only so much time in the day and we know you have a full "to do" list. We know you don't have time to read confusing government paperwork filled with jargon that requires dictionaries and internet searches to understand. You want to process what you read immediately and without the help of a thesaurus. We get you.

That's why our website is easy to access, convenient to navigate, and secure to use. Our FAQs at www.socialsecurity.gov/faq and publications at www.socialsecurity.gov/pubs contain clear, accurate information that is easy to understand.

Some publications are available in up to 17 languages, and they're written in the same clear, concise way as our English publications.

Nothing is more important to our agency than meeting the needs of those we serve.

Social Security looks forward to continuing to secure today and tomorrow for you and your family.

Readers Write

GENERAL

Q. *How can I get proof of my benefits to apply for a loan?*

A. If you need proof you get Social Security benefits, Supplemental Security Income (SSI) and/or Medicare, you can request a benefit verification letter online through your personal *my Social Security* account at www.socialsecurity.gov/myaccount. This letter is sometimes called a “budget letter,” a “benefits letter,” a “proof of income letter,” or a “proof of award letter.” You even can select the information you want included in your online benefit verification letter.

Q. *My spouse died recently and my neighbor said my children and I might be eligible for survivors benefits. Don't I have to be retirement age to receive benefits?*

A. No. As a survivor, you can receive benefits at any age if you are caring for a child who is receiving Social Security benefits and who is under age 16. Your children are eligible for survivors benefits through Social Security up to age 19 if they are unmarried and attending elementary or secondary school full time. Keep in mind that you are still subject to the annual earnings limit if you are working. If you are not caring for minor children, you would need to wait until age 60 (age 50 if disabled) to collect survivors benefits. For more information about survivors benefits, read our publication *Survivors Benefits* at www.socialsecurity.gov/pubs.

RETIREMENT

Q. *I served in the military, and I'll receive a military pension when I retire. Will that affect my Social Security benefits?*

A. You can get both

Social Security retirement benefits and military retirement at the same time. Generally, we don't reduce your Social Security benefits because of your military benefits. When you're ready to apply for Social Security retirement benefits, go to www.socialsecurity.gov/applyonline. This is the fastest and easiest way to apply. For your convenience, you can always save your progress during your application and complete it later. And thank you for your military service!

Q. *I want to make sure I have enough credits to receive Social Security retirement benefits when I need them. How can I get a record of my Social Security earnings?*

A. The best way for you to check whether you have earned enough credits (40 total, equaling 10 years of work) is to open a free *my Social Security* account at www.socialsecurity.gov/myaccount.

SECURE YOUR FUTURE WITH NATIONAL SOCIAL SECURITY MONTH



For more than 80 years, Social Security has helped secure today and tomorrow with information, tools, and resources to meet our customers' changing needs and lifestyles.

In April, we celebrate National Social Security Month and encourage you to know *your* Social Security by exploring what you can do online at www.socialsecurity.gov. Social Security is collaborating with groups and organizations around the country to host numerous events and activities to raise awareness about our many valuable benefits, services, and programs.

What Social Security Offers

Easy accessibility:

www.socialsecurity.gov is available 24/7 with detailed information, publications, Frequently Asked Questions, and other resources for almost any circumstance. Whether you want to estimate the amount of your future Social Security

benefits, replace a lost Social Security card, or apply for retirement, disability, or survivors benefits, www.socialsecurity.gov is your reliable source for information to help you and your loved ones.

Convenient services: Our convenient and secure online services at www.socialsecurity.gov/online services put you in control. You can apply for Social Security benefits, check the status of your application or appeal, get an instant benefit verification letter, verify your lifetime earnings, block electronic access to your information, and so much more — all without having to visit a local office or calling to speak to a representative.

Secure interaction: One of our most important responsibilities is protecting your personal information and your financial contributions. We use state-of-the-art systems for this, conduct continuous reviews to help us ensure proper payments, and much more. And we work hard to educate everyone on best practices for protecting their Social Security number.

We're committed to safeguarding the information and resources entrusted to us. Are you looking for secure access to your Social Security information? Visit www.socialsecurity.gov/myaccount and create your personal *my Social Security* account.

Join our efforts to promote National Social Security Month. Share our message: "Get to know *your* Social Security and see what you can do online" by sharing our social media posts on Facebook and Twitter. Or you can create your own message expressing the success you've had with our many services and programs. We're here for you, through life's journey, at www.socialsecurity.gov.

REPRESENTATIVE PAYEE: HELP A LOVED ONE WITH SOCIAL SECURITY

Social Security is committed to you throughout life's journey, helping secure today and tomorrow for every American. This is especially true for people who need help managing their benefits. We work closely with caregivers through our representative payee program. A representative payee is someone who receives and oversees the Social Security or Supplemental Security Income (SSI) benefits for anyone who cannot manage their benefits. This can be a child or an adult incapable of managing their own funds. You can learn more about our representative payee program at www.socialsecurity.gov/payee.

Caregivers are valuable and irreplaceable assets to our great nation. Please join us in celebrating them for all they do for those who cannot do for themselves.