

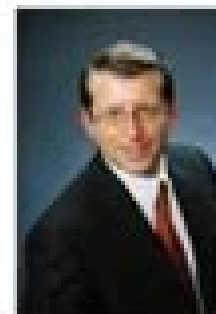
SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2024

Robert S. Davis, CFP®
Wealth Advisor
Financial Compass Corporation

7510 Market Place Drive
Eden Prairie, MN 55344

(952) 921-2121

redavis@financialcompass.com
www.financialcompass.com



This quick reference guide provides key Social Security numbers to help you in planning. The percentages shown here are applied to the primary insurance amount (PIA) of the worker on whose earnings record benefits are being claimed. The PIA can be found on the worker's Social Security statement. It is an estimate of the benefit amount if claimed at full retirement age (FRA). You can obtain your latest statement by opening an account at ssa.gov/myaccount.

Worker: Retirement benefit as a percentage of PIA, beginning at age...

Year of birth	FRA	62	63	64	65	66	67	68	69	70
1943-1954	66	75.00%	80.00%	85.00%	90.00%	95.00%	100.00%	105.00%	110.00%	115.00%
1955	66 + 2 mo.	74.17%	79.17%	84.17%	89.17%	94.17%	99.17%	104.17%	109.17%	114.17%
1956	66 + 4 mo.	73.33%	78.33%	83.33%	88.33%	93.33%	98.33%	103.33%	108.33%	113.33%
1957	66 + 6 mo.	72.50%	77.50%	82.50%	87.50%	92.50%	97.50%	102.50%	107.50%	112.50%
1958	66 + 8 mo.	71.67%	76.67%	81.67%	86.67%	91.67%	96.67%	101.67%	106.67%	111.67%
1959	66 + 10 mo.	70.83%	75.83%	80.83%	85.83%	90.83%	95.83%	100.83%	105.83%	110.83%
1960 and later	67	70.00%	75.00%	80.00%	85.00%	90.00%	95.00%	100.00%	105.00%	110.00%

Source: <https://ssa.gov/ssa.gov/ssa/ret/4012002001>

Spouse: % of worker's PIA if spouse not eligible on own work record if spouse claims at age...

Year of birth	FRA	62	63	64	65	66	67
1943-1954	66	55.00%	57.50%	60.00%	62.50%	65.00%	67.50%
1955	66 + 2 mo.	54.17%	56.67%	59.17%	61.67%	64.17%	66.67%
1956	66 + 4 mo.	53.33%	55.83%	58.33%	60.83%	63.33%	65.83%
1957	66 + 6 mo.	52.50%	55.00%	57.50%	60.00%	62.50%	65.00%
1958	66 + 8 mo.	51.67%	54.17%	56.67%	59.17%	61.67%	64.17%
1959	66 + 10 mo.	50.83%	53.33%	55.83%	58.33%	60.83%	63.33%
1960 and later	67	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%

Source: <https://ssa.gov/ssa.gov/ssa/ret/4012002001>

Spouse: % of spousal excess added to spouse's earned benefit (1/2 worker PIA - spouse PIA) if spouse claims spousal benefit at age...

Year of birth	FRA	62	63	64	65	66	67
1943-1954	66	75.00%	75.00%	63.30%	61.67%	100.00%	100.00%
1955	66 + 2 mo.	66.67%	74.17%	61.67%	60.00%	66.67%	100.00%
1956	66 + 4 mo.	60.00%	73.33%	60.00%	58.33%	67.33%	100.00%
1957	66 + 6 mo.	57.50%	72.50%	75.17%	67.50%	66.67%	100.00%
1958	66 + 8 mo.	55.00%	71.67%	77.78%	66.67%	64.44%	100.00%
1959	66 + 10 mo.	52.50%	70.83%	75.56%	64.72%	63.56%	100.00%
1960 and later	67	50.00%	70.00%	75.00%	63.30%	61.67%	100.00%

Source: <https://ssa.gov/ssa.gov/ssa/ret/4012002001>

2024 Numbers

Maximum wage base	CSRS	Benefitable PIA in 2024	PIA for those born in 1962
\$168,600	3.2%	\$1,174 + \$7,075	\$2,449.10
Earnings needed for 1 quarter of coverage	GPO reduction (spouse/beneficiary benefit)	Max GPO reduction for \$1,174 base point	Ready to Trust Fund
\$7,730	2/3 of earnings amount	\$287.20	\$2.8 million

2024 Earnings Test Amounts

PIA PIA (annual)	PIA PIA (annual)	PIA PIA (annual)	PIA PIA (annual)
\$22,520	\$1,880	\$26,520	\$4,380

Survivor: % of original survivor benefit* if survivor claims at age...

Year of birth	FRA	62	63	64	65	66	67
1943-1954	66	71.50%	75.00%	81.50%	85.00%	90.00%	100.00%
1955	66 + 2 mo.	71.50%	75.00%	80.70%	85.40%	89.00%	100.00%
1956	66 + 4 mo.	71.50%	75.00%	80.50%	85.20%	88.70%	100.00%
1957	66 + 6 mo.	71.50%	75.00%	80.30%	85.00%	88.50%	100.00%
1958	66 + 8 mo.	71.50%	75.00%	80.10%	84.70%	88.30%	100.00%
1959	66 + 10 mo.	71.50%	75.00%	79.90%	84.50%	88.10%	100.00%
1960 and later	67	71.50%	75.00%	79.70%	84.30%	87.90%	100.00%

Source: <https://ssa.gov/ssa.gov/ssa/ret/4012002001>

*Original benefit (OB) is decedent's benefit at death (including any 50.00% of dependent's PIA). Reductions start before FRA and before claiming. OB is decedent's PIA if decedent died after FRA and before claiming. OB is amount decedent would have received at death including delayed credit.

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Rosina Ehmann



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Table of Contents 2015 Guide To Social Security

1. Understanding the eBook 2015 Guide To Social Security
 - The Rise of Digital Reading 2015 Guide To Social Security
 - Advantages of eBooks Over Traditional Books
2. Identifying 2015 Guide To Social Security
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an 2015 Guide To Social Security
 - User-Friendly Interface
4. Exploring eBook Recommendations from 2015 Guide To Social Security
 - Personalized Recommendations
 - 2015 Guide To Social Security User Reviews and Ratings
 - 2015 Guide To Social Security and Bestseller Lists
5. Accessing 2015 Guide To Social Security Free and Paid eBooks

- 2015 Guide To Social Security Public Domain eBooks
- 2015 Guide To Social Security eBook Subscription Services
- 2015 Guide To Social Security Budget-Friendly Options
- 6. Navigating 2015 Guide To Social Security eBook Formats
 - ePub, PDF, MOBI, and More
 - 2015 Guide To Social Security Compatibility with Devices
 - 2015 Guide To Social Security Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of 2015 Guide To Social Security
 - Highlighting and Note-Taking 2015 Guide To Social Security
 - Interactive Elements 2015 Guide To Social Security
- 8. Staying Engaged with 2015 Guide To Social Security
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers 2015 Guide To Social Security
- 9. Balancing eBooks and Physical Books 2015 Guide To Social Security
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection 2015 Guide To Social Security
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine 2015 Guide To Social Security
 - Setting Reading Goals 2015 Guide To Social Security
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of 2015 Guide To Social Security
 - Fact-Checking eBook Content of 2015 Guide To Social Security
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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