## With you through life's journey...



Securing today and tomorrow

Think about everyone in your social network – your family and friends, your classmates and colleagues. That's hundreds, maybe thousands of people. Social Security has each and every one of them covered and has been our nation's cornerstone of economic security for over 85 years.

Social Security is much more than a retirement program, we provide financial benefits, information, and tools to help you secure your today and tomorrow. With your vital contributions, you're helping to provide benefits that improve the quality of life for millions throughout life's journey.



#### We're With You from Birth

Your connection with Social Security more than likely started at birth—when your parents registered for your Social Security number in the hospital. That number remains your first and continuous link with Social Security and helps us accurately record your covered wages or self-employment.

If you're a new parent, one of the things that should be on your "to do" list is to get your newborn a Social Security number. The easiest time to do this is while you are still at the hospital.

A fun bonus of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year. On our website, you can find the top baby names for the last 100 years. Visit **www.ssa.gov/babynames** 

### We're With You When You Get Your First Job

If you're currently working, you've probably noticed a few deductions on your paychecks. Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings electronically. Your contributions protect you, like an insurance policy, and help fund Social Security and Medicare programs—providing benefits for retirees, the disabled, wounded warriors, and children.



From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your work history to ensure you get the benefits you deserve.

Open a *my* Social Security account at **www.ssa.gov/myaccount** to watch your personal earnings and future benefits grow over time.



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#### We're There When You Get Married

Marriage is the start of a new chapter in your life. For some, a part of that new life is a new name.

If you legally change your name due to marriage, divorce, or any other reason, make sure "getting an updated Social Security card" is on your To-Do list. That way, we can continue to accurately keep track of your earnings. If you just need a replacement card, you can get one online in many states by opening a my Social Security account today. There's no charge for a Social Security card. Visit **www.ssa.gov/ssnumber** to learn more.



## We're There to Help if Disability Strikes

Disability could happen at any moment in our lives. Research shows that 1-in-4 of today's 20-year-olds will become disabled before they retire. As a result, you may need to rely on the Social Security disability benefits for income support. Social Security disability benefits provide a critical source of financial support to people when they need it most.

Social Security also pays benefits to young workers and their families if they become disabled and have worked in covered employment.

Learn the facts: www.ssa.gov/disabilityfacts/facts.html

# We're There to Provide Comfort During Difficult Times

Life comes with many obstacles and challenges. The loss of a loved one can be both emotionally and financially difficult. Social Security provides a safety net to help if the unexpected happens.

Some children, widows, and widowers may receive survivor's benefits to help them cope with the financial loss. Visit **www.ssa.gov/planners/survivors** to learn more.





### Retirement Planning Starts With Us

When most people think of Social Security, they think of retirement benefits — with good reason. Social Security is a lifeline for most retirees, keeping tens of millions out of poverty.

But we are more than retirement benefits; we offer many online tools to help you plan for your future.

With a *my* Social Security account, you can estimate your future benefits at different ages when you may want to start receiving benefits.

#### We are with those who need a helping hand...

Social Security administers the Supplemental Security Income (SSI) program, which pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI.

#### And we will be there for years to come...

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). Historically, the OASI and DI Trust Funds have reached times where dedicated tax revenue fell short of the cost of providing benefits and also times where the trust funds have reached the brink of exhaustion of assets. However, Congress approved the Social Security Amendments of 1977 and 1983, which made substantial modifications that reversed the cash flow of the program to positive levels and caused the substantial buildup of assets that exists today.

Social Security has always changed to meet the needs of the people we serve and will continue to help support you and your family. Whether you are about to retire, become a full-time grandparent, or start a new chapter, Social Security can help you secure today and tomorrow.

To learn more about Social Security and our programs and services, go to **ssa.gov**, call **1-800-772-1213**, or visit your local Social Security office.