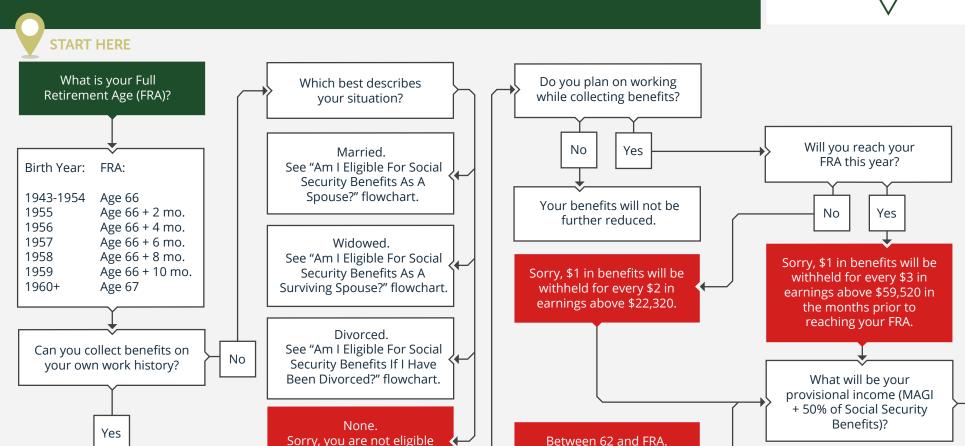
## 2024 · WILL MY SOCIAL SECURITY BENEFITS BE REDUCED?





What will be your age when you begin to collect?

Do you have a pension

from work not covered by

Social Security, such as

Federal Civil Service?

Sorry, your benefit may be

reduced or eliminated.

No

Yes

for Social Security benefits.

Between FRA and age 70.
Benefits are increased for each month that you delay claiming after your FRA.
The maximum increase, if your FRA is 66 and you delay to 70, is 32%.

Sorry, your benefits are reduced for each month that you claim before your FRA. The maximum reduction, if you claim at 62 and your FRA is 67, is

Single: \$25k or less MFJ: \$32k or less 0% of Social Security will be taxed.

30%.

FRA.

You'll collect 100%

of your benefits.

Single: \$25k - \$34k MFJ: \$32k - \$44k Up to 50% of Social Security will be taxed.

Single: Over \$34k MFJ: Over \$44k Up to 85% of Social Security < will be taxed.