

SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2024

Lifetime Paradigm, Inc.
 260 Newport Center Dr., Ste 100
 Newport Beach, California 92660
 (800) 816-1738
 info@LifetimeParadigm.com
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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%	84.00%	87.50%	90.00%	92.00%	93.00%	94.00%	95.00%
1955	66 + 2 mo.	74.17%	79.17%	83.50%	87.20%	89.50%	91.50%	92.50%	93.50%	94.50%
1956	66 + 4 mo.	73.33%	78.33%	82.67%	86.37%	88.67%	90.67%	91.67%	92.67%	93.67%
1957	66 + 6 mo.	72.50%	77.50%	81.83%	85.53%	87.83%	89.83%	90.83%	91.83%	92.83%
1958	66 + 8 mo.	71.67%	76.67%	81.00%	84.70%	87.00%	89.00%	90.00%	91.00%	92.00%
1959	66 + 10 mo.	70.83%	75.83%	80.17%	83.87%	86.17%	88.17%	89.17%	90.17%	91.17%
1960 and later	67	70.00%	75.00%	80.00%	84.00%	87.00%	90.00%	92.00%	94.00%	95.00%

Source: <https://www.ssa.gov/policy/docs/matters/retire/2024-11-01>

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	35.00%	37.50%	41.67%	45.84%	50.00%	50.00%
1955	66 + 2 mo.	34.58%	37.08%	40.97%	45.14%	49.31%	50.00%
1956	66 + 4 mo.	34.17%	36.67%	40.56%	44.73%	48.90%	50.00%
1957	66 + 6 mo.	33.75%	36.25%	40.15%	44.32%	48.49%	50.00%
1958	66 + 8 mo.	33.34%	35.84%	39.74%	43.91%	48.08%	50.00%
1959	66 + 10 mo.	32.92%	35.42%	39.33%	43.50%	47.67%	50.00%
1960 and later	67	32.50%	35.00%	37.50%	41.67%	45.84%	50.00%

Source: <https://www.ssa.gov/policy/docs/matters/spouse/2024-11-01>

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	70.00%	75.00%	80.00%	84.00%	87.50%	90.00%
1955	66 + 2 mo.	68.17%	74.17%	81.00%	86.20%	89.50%	90.00%
1956	66 + 4 mo.	66.33%	73.33%	80.00%	85.20%	88.50%	90.00%
1957	66 + 6 mo.	64.50%	71.50%	78.17%	83.37%	86.67%	90.00%
1958	66 + 8 mo.	62.67%	70.67%	77.00%	82.20%	85.50%	90.00%
1959	66 + 10 mo.	60.83%	70.83%	76.17%	81.37%	84.67%	90.00%
1960 and later	67	60.00%	70.00%	75.00%	80.00%	84.00%	90.00%

Source: <https://www.ssa.gov/policy/docs/matters/spouse/2024-11-01>

2024 Numbers

Maximum wage base	COBRA	Next point # 62 in 2024	PIA for those born in 1952
\$168,600	3.2%	\$1,141 / \$7,878	\$2,049.50
Earnings needed for 1 quarter of coverage	QIPY reduction (penalty/reduction benefits)	Max PIA* reduction for \$1,174 benefit point	Assets in Trust Fund
\$1,730	23.4% benefit amount	\$567.00	\$2.8 trillion

2024 Earnings Test Amounts

Pre-FRA (annual)	Pre-FRA (monthly)	FRA year (annual)	FRA year (monthly)
\$22,320	\$1,860	\$58,500	\$4,875

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

Year of birth	FRA	60	61	62	63	64	65	66	67
1943-1954	66	71.50%	76.00%	81.00%	85.00%	89.50%	93.50%	95.00%	100.00%
1957	66 + 2 mo.	71.50%	76.00%	80.70%	84.40%	88.90%	94.00%	95.20%	100.00%
1958	66 + 4 mo.	71.50%	76.00%	80.50%	84.20%	88.70%	93.80%	95.00%	100.00%
1959	66 + 6 mo.	71.50%	76.00%	80.30%	84.00%	88.50%	93.60%	94.80%	100.00%
1960	66 + 8 mo.	71.50%	76.00%	80.10%	83.80%	88.30%	93.40%	94.60%	100.00%
1961	66 + 10 mo.	71.50%	76.00%	79.90%	83.60%	88.10%	93.20%	94.40%	100.00%
1962 and later	67	71.50%	76.00%	79.00%	83.00%	87.00%	91.00%	93.00%	100.00%

Source: <https://www.ssa.gov/policy/docs/matters/survivor/2024-11-01>

*Original benefit (DB) is decedent's benefit at death but no less than 50% of decedent's PIA. If decedent died before FRA and before claiming, DB is decedent's PIA. If decedent died after FRA and before claiming, DB is amount decedent would have received at death including delayed credits.

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