

Attachment J

MANUSCRIPT

Final copy
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Post Award

Social Security Administration
Retirement, Survivors and Disability Insurance
Important Information

(a) Beneficiary Name
(b) Street Address
City/State/Zip Code

Date:

Claim Number: (c)XXX-XX-XXXX(d)

I am writing to ask your help in making sure that we are paying you the correct amount of Social Security benefits. We need you to give us current information about your work.

Earnings in the months before a person becomes full retirement age (currently age 65 and 8 months for people born in 1941; 65 and 10 months for those born in 1942 and gradually increasing to 67 for persons born in 1960 or later) can reduce the amount of Social Security benefits. Because we want to make sure that we pay you accurately, we want you to give us an earnings estimate for this year.

The enclosed form has some questions about your work for this year. After you complete it, please mail it in the enclosed envelope. We need to hear from you as soon as possible.

Thank you for taking the time to assist us. We would like to give you the best possible service and hope that you find this form a convenient way to inform us about your work.

If you have any questions, you can call us toll free at 1-800-772-1213, 7:00 a.m. to 7:00 p.m. Monday through Friday. We can answer most questions over the phone. Our busiest times are the first week of the month and Mondays. So, we may be able to handle your call more quickly if you can call us at other times. If you prefer to visit or call one of our offices, use the 800 number and we can give you the office address and telephone number. Please have this letter with you if you call or visit an office. It will help us answer your questions.

Sincerely,

Commissioner
Social Security Administration

Enclosures:
Earnings Estimate Form SSA-L9785-SM
Envelope

How to Estimate Your Earnings for 2007

- In 2007, the full retirement age for people born in 1942 is age 65 and 10 months. If you were born on the first day of the month, we consider you to have reached full retirement age in the prior month. For example, if your birthday is February 1, we treat you as if you reached full retirement age in November. This means if you were born February 1, 1942, you only have to report wages for January through October. Question 1 shows the month you will reach full retirement age.
- If you were born June 2, 1941 through January 1, 1942, you will reach full retirement age in 2007 (age 65 and 8 months). This means you only have to report wages for the months before the month you reach full retirement age in 2007. Question 1 shows the month you will reach full retirement age.
- If you are paid wages, base your estimate on what you expect to earn before taxes or other deductions up to the month you become full retirement age. Be sure to include bonuses, vacation pay, sick pay, tips of \$20 or more a month, and any contribution that you make from your salary to a tax deferred savings plan.
- Drop from your estimate any money you will get from your employer prior to the month you are full retirement age for work you did last year or before. Also, do not include:
 - Social Security, railroad or civil service retirement, veterans, black lung or public assistance benefits;
 - pensions and other retirement payments which are not reported on your W-2 form;
 - investment income;
 - interest from savings accounts;
 - life insurance annuities and dividends;
 - gifts or inheritances;
 - gain (or loss) from the sale of capital assets;
 - rental income;
 - unemployment or worker's compensation;
 - jury duty payments.
- If you are self-employed, base your estimate on what you think your net earnings will be - just like on your tax return. If you became entitled to Social Security benefits before 2006, (1) do not include in your estimate any Federal agricultural program payments you expect in 2006; and (2) do not include self-employment income received in 2006 from carry-over crops for work you did before you became entitled to Social Security benefits.
- If you are self-employed, we will reduce your estimated self-employment earnings to adjust for the period you are full retirement age and over.

Now, you are ready to answer the following questions about your earnings. And again, it is important for us to hear from you.

MANUSCRIPT

Questions For

(a) Beneficiary Name

(b) XXX-XX-XXXX(c)
(d) MM/YY (e) MM/YY

TOE 000 000000 XX

1. How much do you think you will have earned this year in wages before (f) month, the month you are full retirement age in 2006?

Show your answer in the space below.

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2. How much do you think you will earn in self-employment in 2006?

If you are self-employed, we will reduce your estimated self-employment earnings to adjust for the period you are full retirement age and over.

Show your net self-employment earnings for the whole year in the space below.

\$, .

XXX-XX-XXXX

Your Monthly Earnings

Now you need to go back, and estimate how much you will earn each month up to but not including the month you become full retirement age. We need to know this because we pay you based on how much you will earn each month.

It works like this. Usually, if you make more than the earnings limit, which in 2006 is ~~\$38,240~~ ^{34,440}, we have to hold back some of your Social Security. But if we know how much you plan to earn in each month in 2006 before full retirement age we may be able to pay you more.

The same is true of self-employed people. The difference is that we will need to know how many hours you work in each month before full retirement age, instead of the amount of money you will earn.

Please go on to the next question.



TOE 000 000000 XX

For the following months in 2006⁷, you previously told us that you will not earn over \$2,870 and will not work over 45 hours in self-employment.

(a) Nonwork months

3. If you work for wages, put an "X" in the box under each month when you will earn \$2,870 or less up to but not including the month you become full retirement age.

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

4. If you are self-employed, how many hours will you work each month in 2006⁷ up to but not including the month you become full retirement age.

Show your hours in the boxes below.

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

Please go on to the next question.



MANUSCRIPT

(a) Beneficiary Name

(b) XXX-XX-XXXX(c) Page 3

Your Retirement Plans

To help us make sure that we understand your answers, we would like to know if you have retired, or if you plan to retire this year.

5. Have you retired, or do you plan to retire in 2006?

If you retired, or plan to retire from your regular (full-time) employment in 2006, answer "YES" to this question even if you work or plan to work part-time.

Show an "X" ^{IN} ~~on~~ the ^{BOX} ~~line~~ next to your answer.

NO, I have not retired and I am not going to retire this year.

YES, I have retired, or plan to retire this year.

If you answered "yes", please show your retirement date in the space below.

□□ / □□ / □□□□

Month / Day / Year

Remember, you need to return this form as soon as possible.

Please sign this form in the space below, and send it back to us in the enclosed envelope. And again, thank you for your help.

I declare under penalty of perjury that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge.

Your Signature

Date

Also, please give us a telephone number where we can reach you during the day.

Area Code

Telephone Number



Manuscript

Page 4

PRIVACY ACT STATEMENT

The Social Security Administration (SSA) is authorized to collect information on this form under section 205 (a) and section 203 (h) (3), (4) of the Social Security Act. Giving us this information is voluntary. You do not have to do it, but we may not be paying you the right amount unless you give us this information.

We use the information you give us to insure that we are paying you correctly. However, we may share this information with another person or government agency to manage the Social Security program or other programs that must be coordinated with the SSA.

We may also use the information you give us in computer matching programs. Matching programs compare our records with those of other Federal, State, or local government agencies. Many agencies may use matching programs to find or prove that a person qualifies for benefits paid by the Federal Government. The law allows us to do this even if you do not agree to it.

Explanations about these and other reasons why information you provide us may be used or given out are available in Social Security offices. If you want to learn more about this, contact any Social Security office.

PAPERWORK REDUCTION ACT STATEMENT

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by Section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid office of Management and Budget control number. We estimate that it will take about 10 minutes to read the instructions, gather the facts, and answer the questions. **To find the nearest office, call 1-800-772-1213. Send only comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-0001.**