



SOCIAL SECURITY ADMINISTRATION

APPLICATION FOR RETIREMENT INSURANCE BENEFITS

(Do not write in this space)

I apply for all insurance benefits for which I am eligible under Title II (Federal Old-Age, Survivors, and Disability Insurance) and Part A of Title XVIII (Health Insurance for the Aged and Disabled) of the Social Security Act, as presently amended.

Supplement. If you have already completed an application entitled "APPLICATION FOR WIFE'S OR HUSBAND'S INSURANCE BENEFITS", you need complete only the circled items. All other claimants must complete the entire form.

|    |   |   |
|----|---|---|
| 1. | (a) PRINT your name _____   | FIRST NAME, MIDDLE INITIAL, LAST NAME _____                   |
|    | (b) Check (X) whether you are _____   | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| 2. | Enter your Social Security number _____   | - -   |
| 3. | If this claim is awarded, do you want a password to use SSA's Internet/phone service? | <input type="checkbox"/> Yes <input type="checkbox"/> No      |

Answer question 4 if English is not your language preference. Otherwise, go to item 5.

|    |   |   |
|----|---|---|
| 4. | Enter the language you prefer to: Speak _____                         | Write _____   |
| 5. | (a) Enter your date of birth _____                                    | Month, Day, Year  |
|    | (b) Enter name of State or foreign country where you were born. _____ |   |
|    | (c) Was a public record of your birth made before you were age 5?     | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown     |
|    | (d) Was a religious record of your birth made before you were age 5?  | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown     |
| 6. | (a) Are you a U.S. citizen? _____                                     | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>(Go to item 8.) (Go to item (b).) |
|    | (b) Are you an alien lawfully present in U.S.? _____                  | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>(Go to item (c)) (Go to item 7)   |
|    | (c) When were you lawfully admitted to the U.S.? _____                |   |
| 7. | Enter your full name at birth if different from item 1(a) _____       | FIRST NAME, MIDDLE INITIAL, LAST NAME _____   |
| 8. | (a) Have you used any other name(s)? _____                            | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>(Go to item (b).) (Go to item 9.) |
|    | (b) Other names(s) used. _____  |   |
| 9. | (a) Have you used any other Social Security number(s)? _____          | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>(Go to item (b)) (Go to item 10.) |
|    | (b) Enter Social Security number(s) used. _____                       | - -   |

**Do not answer question 10 if you are one year past full retirement age or older; go to question 11.**

|     |   |  |   |
|-----|---|--|---|
| 10. | (a) Are you, or during the past 14 months have you been, unable to work because of illnesses, injuries or conditions? _____   | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                                     |
|     | (b) If "Yes", enter the date you became unable to work. _____   | MONTH, DAY, YEAR   |   |
| 11. | (a) Have you (or has someone on your behalf) ever filed an application for Social Security, Supplemental Security Income, or hospital or medical insurance under Medicare? _____  | <input type="checkbox"/> Yes<br><i>(If "Yes," answer (b) and (c).)</i> | <input type="checkbox"/> No<br><i>(If "No," go to item 12.)</i> |
|     | (b) Enter name of person(s) on whose Social Security record you filed other application. _____  | FIRST NAME, MIDDLE INITIAL, LAST NAME                                  |   |
|     | (c) Enter Social Security number(s) of person named in (b). (If unknown, so indicate.) _____  | - -  |   |
| 12. | (a) Were you in the active military or naval service (including Reserve or National Guard active duty or active duty for training) after September 7, 1939 and before 1968? _____   | <input type="checkbox"/> Yes<br><i>(If "Yes," answer (b) and (c).)</i> | <input type="checkbox"/> No<br><i>(If "No," go to item 13.)</i> |
|     | (b) Enter date(s) of service _____  | From: Month, Year  | To: Month, Year   |
|     | (c) Have you <u>ever</u> been (or will you be) eligible for monthly benefits from a military or civilian Federal agency? (including Veterans Administration benefits <u>only</u> if you waived Military retirement pay) _____ | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                                     |
| 13. | Did you or your spouse (or prior spouse) work in the railroad industry for 5 years or more? _____   | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                                     |
| 14. | (a) Do you (or your spouse) have Social Security credits (for example based on work or residence) under another country's Social Security system? _____   | <input type="checkbox"/> Yes<br><i>(If "Yes," answer (b) and (c).)</i> | <input type="checkbox"/> No<br><i>(If "No," go to item 15.)</i> |
|     | (b) List the country(ies): _____  |  |   |
|     | (c) Are you (or your spouse) filing for foreign Social Security benefits? _____   | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                                     |

**Answer question 15 only if you were born January 2, 1924, or later. Otherwise go on to question 16.**

|     |   |  |  |
|-----|---|--|--|
| 15. | (a) Are you entitled to, or do you expect to be entitled to, a pension or annuity based on your work after 1956 not covered by Social Security? _____ | <input type="checkbox"/> Yes<br><i>(If "Yes," answer (b) and (c).)</i> | <input type="checkbox"/> No<br><i>(If "No," go on to item 16.)</i> |
|     | (b) <input type="checkbox"/> I became entitled, or expect to become entitled, beginning _____   | MONTH  | YEAR   |
|     | (c) <input type="checkbox"/> I became eligible, or expect to become eligible, beginning _____   | MONTH  | YEAR   |

**I agree to promptly notify the Social Security Administration if I become entitled to a pension or annuity based on my employment not covered by Social Security, or if such pension or annuity stops.**

|                                    |  |   |
|------------------------------------|--|---|
| 16. Have you been married? _____ → | <input type="checkbox"/> Yes<br><i>(If "Yes," answer item 17.)</i> | <input type="checkbox"/> No<br><i>(If "No," go to item 18.)</i> |
|------------------------------------|--|---|

16. (a) Give the following information about your current marriage. If not currently married, write "None" \_\_\_\_\_ Go on to item 17.

|  |                                 |  |
|--|---------------------------------|--|
| Spouse's name (including maiden name)  | When (Month, day, year)         | Where (Name of City and State)         |
| How marriage ended ( If still in effect, write "Not Ended.")   | When (Month, day, year)         | Where (Name of City and State)         |
| Marriage performed by:<br><input type="checkbox"/> Clergyman or public official<br><input type="checkbox"/> Other (Explain in "Remarks") | Spouse's date of birth (or age) | If spouse deceased, give date of death |
| Spouse's Social Security number (If none or unknown, so indicate)  |                                 |  |

(b) Enter information about any other marriage if you:

- Had a marriage that lasted at least 10 years; or
- Had a marriage that ended due to death of your spouse, regardless of duration; or
- Were divorced, remarried the same individual within the year immediately following the year of the divorce, and the combined period of marriage totaled 10 years or more.

Use the "Remarks" space to enter the additional marriage information. If none, write "None" \_\_\_\_\_ Go on to item 16 (c) if you have a child(ren) who is under age 16 or disable or handicapped (age 16 or over and disability began before age 22); and you are divorced from the child's other parent, who is now deceased, and the marriage lasted less than 10 years.

|  |                                 |  |
|--|---------------------------------|--|
| Spouse's name (including maiden name)  | When (Month, day, year)         | Where (Name of City and State)         |
| How marriage ended   | When (Month, day, year)         | Where (Name of City and State)         |
| Marriage performed by:<br><input type="checkbox"/> Clergyman or public official<br><input type="checkbox"/> Other (Explain in "Remarks") | Spouse's date of birth (or age) | If spouse deceased, give date of death |
| Spouse's Social Security number (If none or unknown, so indicate)  |                                 |  |

(c) Enter information about any marriage if you:

- Have a child(ren) who is under age 16 or disable or handicapped (age 16 or over and disability began before age 22); and
- Were married for less than 10 years to the child's mother or father, who is now deceased; and
- The marriage ended in divorce

If none, write "none". \_\_\_\_\_

|  |                                 |  |
|--|---------------------------------|--|
| To whom married  | When (Month, day, year )        | Where (Name of City and State)         |
| How marriage ended   | When (Month, day, year )        | Where (Name of City and State)         |
| Marriage performed by:<br><input type="checkbox"/> Clergyman or public official<br><input type="checkbox"/> Other (Explain in "Remarks") | Spouse's date of birth (or age) | If spouse deceased, give date of death |
| Spouse's Social Security number ( If none or unknown, so indicate )  |                                 |  |

**Use the 'Remarks' space on page 6 for marriage continuation or explanation.**

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**If your claim for retirement benefits is approved, your children (including adopted children, and stepchildren) or dependent grandchildren (including step&grandchildren) may be eligible for benefits based on your earnings record**

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18. List below FULL NAME OF ALL your children (including natural children, adopted children, and stepchildren) or dependent grandchildren (including stepgrandchildren) who are now or were in the past 6 months UNMARRIED and:

▶ UNDER AGE 18    ▶ AGE 18 TO 19 AND ATTENDING SECONDARY SCHOOL OR ELEMENTARY SCHOOL FULL-TIME

▶ DISABLED OR HANDICAPPED (age 18 or over and disability began before age 22)

Also list any student who is between the ages of 18 to 23 if such student was both: 1. Previously entitled to Social Security benefits on any Social Security record for August 1981; and 2. In full-time attendance at a post-secondary

**(IF THERE ARE NO SUCH CHILDREN, WRITE "NONE" BELOW AND GO ON TO ITEM 19.)**

|  |  |
|--|--|
|  |  |
|  |  |
|  |  |
|  |  |

19. (a) Did you have wages or self-employment income covered under Social Security in **all** years from 1978 through last year?  Yes (If "Yes," go to item 20.)  No (If "No," answer item (b).)

(b) List the years from 1978 through last year in which you did not have wages or self-employment income covered under Social Security.

20. (a) Enter below the names and addresses of all the persons, companies, or government agencies for whom you have worked this year, last year, and the year before last. **IF NONE, WRITE "NONE" BELOW AND GO ON TO ITEM 21.**

| NAME AND ADDRESS OF EMPLOYER<br>(If you had more than one employer, please list them in order beginning with your last (most recent) employer.) | Work Began |      | Work Ended (If still working, show "Not Ended") |      |
|---|------------|------|---|------|
|   | Month      | Year | Month   | Year |
|   |            |      |   |      |
|   |            |      |   |      |
|   |            |      |   |      |

(If you need more space, use "Remarks".)

(b) Are you an officer of a corporation, or are you related to an officer of a corporation?  Yes  No

21. May we ask your employers for wage information needed to process your claim?  Yes  No

22. THIS ITEM MUST BE COMPLETED, EVEN IF YOU ARE AN EMPLOYEE.  
 (a) Were you self-employed this year and/or last year?  Yes (If "Yes," answer (b).)  No (If "No," go to item 23.)

| (b) Check the year or years in which you were self-employed | In what kind of trade or business were you self-employed?<br>(For example, storekeeper, farmer, physician) | Were your net earnings from your trade or business \$400 or more?<br>(Check "Yes" or "No") |
|---|--|--|
| <input type="checkbox"/> This year                          |  | <input type="checkbox"/> Yes <input type="checkbox"/> No                                   |
| <input type="checkbox"/> Last year                          |  | <input type="checkbox"/> Yes <input type="checkbox"/> No                                   |

23. (a) How much were your total earnings last year? Amount \$ \_\_\_\_\_

| (b) Place an "X" in each block for EACH MONTH of last year in which you did not earn more than *\$ _____ in wages, and did not perform substantial services in self-employment. These months are exempt months. If no months were exempt months, place an "X" in "NONE". If all months were exempt months, place an "X" in "ALL".<br><br>*Enter the appropriate monthly limit after reading the instructions, "How Your Earnings Affect Your Benefits". | NONE  |      | ALL  |      |
|---|-------|------|------|------|
|   | Jan.  | Feb. | Mar. | Apr. |
|   | May   | Jun. | Jul. | Aug. |
|   | Sept. | Oct. | Nov. | Dec. |
|   |       |      |      |      |

24. (a) How much do you expect your total earnings to be this year? \_\_\_\_\_ Amount \$ \_\_\_\_\_

(b) Place an "X" in each block for EACH MONTH of this year in which you did not or will not earn more than \*\$ \_\_\_\_\_ in wages, and did not or will not perform substantial services in self-employment. These months are exempt months. If no months are or will be exempt months, place an "X" in "NONE". If all months are or will be exempt months, place an "X" in "ALL".

| NONE  |      | ALL  |      |
|-------|------|------|------|
| Jan.  | Feb. | Mar. | Apr. |
| May   | Jun. | Jul. | Aug. |
| Sept. | Oct. | Nov. | Dec. |

\*Enter the appropriate monthly limit after reading the instructions, "How Your Earnings Affect Your Benefits".

**Answer this item ONLY if you are now in the last 4 months of your taxable year (Sept., Oct., Nov., and Dec., if your taxable year is a calendar year.**

25. (a) How much do you expect to earn next year? \_\_\_\_\_ Amount \$ \_\_\_\_\_

(b) Place an "X" in each block for EACH MONTH of next year in which you do not expect to earn more than \*\$ \_\_\_\_\_ in wages, and do not expect to perform substantial services in self-employment. These months will be exempt months. If no months are expected to be exempt months, place an "X" in "NONE". If all months are expected to be exempt months, place an "X" in "ALL".

| NONE  |      | ALL  |      |
|-------|------|------|------|
| Jan.  | Feb. | Mar. | Apr. |
| May   | Jun. | Jul. | Aug. |
| Sept. | Oct. | Nov. | Dec. |

\*Enter the appropriate monthly limit after reading the instructions, "How Your Earnings Affect Your Benefits".

26. If you use a fiscal year, that is, a taxable year that does not end December 31 (with income tax return due April 15), enter here the month your fiscal year ends. \_\_\_\_\_ (Month) \_\_\_\_\_

**DO NOT ANSWER ITEM 27 IF YOU ARE FULL RETIREMENT AGE AND 6 MONTHS OR OLDER; GO TO ITEM 28.**

**PLEASE READ CAREFULLY THE INFORMATION ON THE BOTTOM OF PAGE 8 AND ANSWER ONE OF THE FOLLOWING ITEMS:**

27. (a) I want benefits beginning with the earliest possible month, and will accept an age-related reduction. \_\_\_\_\_

(b) I am full retirement age (or will be within 12 months), and want benefits beginning with the earliest possible month providing there is no permanent reduction in my ongoing monthly benefits. \_\_\_\_\_

(c) I want benefits beginning with \_\_\_\_\_

**MEDICARE INFORMATION**

If this claim is approved and you are still entitled to benefits at age 65, or you are within 3 months of age 65 or older you could automatically receive Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage at age 65. If you are not eligible for automatic enrollment in Medicare Part B, you will need to contact Social Security to request enrollment.

**COMPLETE ITEM 28 ONLY IF YOU ARE WITHIN 3 MONTHS OF AGE 65 OR OLDER**

Medicare Part B (Medical Insurance)- helps cover a doctor's services and outpatient care. It also covers some other services that Medicare Part A doesn't cover, such as some of the services of physical and occupational therapists and some health care. If you enroll in Medicare Part B, you will have to pay a monthly premium. The amount of your premium will be determine when your coverage begins. In some cases, your premium may be higher based on information about your income we receive from the Internal Revenue Service. Your premiums will be deducted from any monthly Social Security, Railroad Retirement, or Office of Personnel Management benefits you receive. If you do not receive any of these benefits, you will get a letter explaining how to pay your premiums. You will also get a letter if there is any change if the amount of your premium.

You can also enroll in a Medicare prescription drug plan (Part D). To learn more about Medicare prescription drug plans and when you can enroll visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048). Medicare also can tell you about agencies in your area that can help you choose your prescription drug coverage.

If you have limited income and resources, we encourage you to apply for the Extra Help that is available to assist you with Medicare prescription drug costs. The Extra Help can pay the monthly premiums, annual deductibles and prescription co-payments. To learn more or apply, please visit [www.socialsecurity.gov](http://www.socialsecurity.gov), call 1-800-772-1213 (TTY 1-800-325-0778) or visit the nearest Social Security office.

28. Do you want to enroll in Medicare Part B (Medical insurance)? \_\_\_\_\_  Yes  No

29. If you are within 2 months of age 65 or older, blind or disabled, do you want to file for Supplemental Security Income? \_\_\_\_\_  Yes  No

REMARKS (You may use this space for any explanations. If you need more space, attach a separate sheet.)

Multiple horizontal lines for entering remarks.

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. I understand that anyone who knowingly gives false or misleading statement about a material fact in this information, or causes someone else to do so, commits a crime and may be sent to prison, or face other penalties, or both.

SIGNATURE OF APPLICANT section with fields for Signature, Date (Month, day, year), and Telephone number(s).

FOR OFFICIAL USE ONLY section with fields for Routing Transit Number, C/S, Depositor Account Number, and checkboxes for No Account and Direct Deposit Refused.

Applicant's Mailing Address (Number and street, Apt No., P.O. Box, or Rural Route) (Enter Residence Address in "Remarks," if different.)

City and State, ZIP Code, and County (if any) in which you now live fields.

Witnesses are required ONLY if this application has been signed by mark (X) above. If signed by mark (X), two witnesses who know the applicant must sign below, giving their full addresses. Also, print the applicant's name in the Signature block.

Witness signature and address fields (1. Signature of Witness, 2. Signature of Witness, and corresponding address fields).

**RECEIPT FOR YOUR CLAIM FOR SOCIAL SECURITY RETIREMENT INSURANCE BENEFITS**

|   |  |            |                     |
|---|--|------------|---------------------|
| TELEPHONE NUMBER(S) TO CALL IF YOU HAVE A QUESTION OR SOMETHING TO REPORT | <b>BEFORE</b> YOU RECEIVE A NOTICE OF AWARD<br>( ) - | SSA OFFICE | DATE CLAIM RECEIVED |
|   | <b>AFTER</b> YOU RECEIVE A NOTICE OF AWARD<br>( ) -  |            |                     |

Your application for Social Security benefits has been received and will be processed as quickly as possible.

You should hear from us within \_\_\_\_\_ days after you have given us all the information we requested. Some claims may take longer if additional information is needed.

In the meantime, if you change your address, or if

there is some other change that may affect your claim, you—or someone for you—should report the change. The changes to be reported are listed on page 8.

Always give us your claim number when writing or telephoning about your claim.

If you have any questions about your claim, we will be glad to help you.

|          |                              |
|----------|------------------------------|
| CLAIMANT | SOCIAL SECURITY CLAIM NUMBER |
|          |                              |

**Collection and Use of Information From Your Application—Privacy Act Notice/Paperwork Reduction Act Notice**

Sections 202, 205, and 223 of the Social Security Act, as amended, authorize us to collect this information. We will use the information you provide to determine if you or a dependent are eligible for insurance coverage and/or monthly benefits.

The information you furnish on this form is voluntary. However, failure to provide the requested information may prevent us from making an accurate and timely decision concerning your or a dependent's entitlement to benefit payments.

We rarely use the information you supply for any purpose other than determining the identity of a spouse. However, we may use it for the administration and integrity of Social Security programs. We may also disclose information to another person or to another agency in accordance with approved routine uses, which include but are not limited to the following:

1. To enable a third party or an agency to assist Social Security in establishing right to Social Security benefits and/or coverage;
2. To comply with Federal laws requiring the release of information from Social Security records (e.g., to the Government Accountability Office and Department of Veterans Affairs);
3. To make determinations for eligibility in similar health and income maintenance programs at the Federal, State, and local level; and
4. To facilitate statistical research, investigative, and audit activities necessary to assure the integrity of Social Security programs.

We may also use the information you provide in computer matching programs. Matching programs compare our records with records kept by other Federal, State, or local government agencies. Information from these matching programs can be used to establish or verify a person's eligibility for Federally-funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.

Additional information regarding this form, routine uses of information, and our programs and systems, is available online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or at your local Social Security office.

**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 11 minutes to read the instructions, gather the facts, and answer the questions. **SEND OR BRING THE COMPLETED FORM TO YOUR LOCAL SOCIAL SECURITY OFFICE. You can find your local Social Security office through SSA's website at [www.socialsecurity.gov](http://www.socialsecurity.gov). Offices are also listed under U.S. Government agencies in your telephone directory or you may call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).** You may send comments on our time estimate above to: SSA, 6401 Security Blvd, Baltimore, MD 21235-6401. Send only comments relating to our time estimate to this address, not the completed form.

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## CHANGES TO BE REPORTED AND HOW TO REPORT

Failure to report may result in overpayments that must be repaid, and in possible monetary penalties

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- ▶ You change your mailing address for checks or residence. ( *To avoid delay in receipt of checks you should ALSO file a regular change of address notice with your post office.* )
- ▶ Your citizenship or immigration status changes.
- ▶ You go outside the U.S.A. for 30 consecutive days or longer.
- ▶ Any beneficiary dies or becomes unable to handle benefits.
- ▶ Work Changes -- On your application you told us you expect total earnings for  $\frac{\text{Year}}{\text{Year}}$  to be \$ \_\_\_\_\_.

You  (are)  (are not) earning wages of more than \$ \_\_\_\_\_ a month

You  (are)  (are not) self-employed rendering substantial services in your trade or business.

(Report AT ONCE if this work pattern changes)

- ▶ You are confined to jail, prison, penal institution or correctional facility for conviction of a crime or you are confined to a public institution by court order in connection with a crime.
- ▶ You have an unsatisfied warrant for your arrest for a crime or attempted crime that is a felony (or, in jurisdictions that do not define crimes as felonies, a crime that is punishable by death or imprisonment for a term exceeding 1 year).
- ▶ You have an unsatisfied warrant for a violation of probation or parole under Federal or State law.
- ▶ You become entitled to a pension or annuity based on your employment not covered by Social Security, or if such pension or annuity stops.
- ▶ Your stepchild is entitled to benefits on your record and you and the stepchild's parent divorce. Stepchild benefits are not payable beginning with the month after the month the divorce becomes final.
- ▶ Custody Change - Report if a person for whom you are filing or who is in your care dies, leaves your care or custody, or changes address.

- ▶ Change of Marital Status - Marriage, divorce, annulment of marriage.
- ▶ If you become the parent of a child (including an adopted child) after you have filed your claim, let us know about the child so we can decide if the child is eligible for benefits. Failure to report the existence of these children may result in the loss of possible benefits to the child(ren).

### HOW TO REPORT

You can make your reports by telephone, mail, or in person, whichever you prefer.

If you are awarded benefits, and one or more of the above change(s) occur, you should report by:

- ▶ Visiting the section "What You Can Do Online" at our web site at [www.socialsecurity.gov](http://www.socialsecurity.gov).
- ▶ Calling us TOLL FREE at 1-800-772-1213.
- ▶ If you are deaf or hearing impaired, calling us TOLL FREE at TTY 1-800-325-0778; or
- ▶ Calling, visiting or writing your local Social Security office.

For general information about Social Security, visit our web site at [www.socialsecurity.gov](http://www.socialsecurity.gov).

For those under full retirement age, the law requires that a report of earnings be filed with SSA within 3 months and 15 days after the end of any taxable year in which you earn more than the annual exempt amount. You may contact SSA to file a report. Otherwise, SSA will use the earnings reported by your employer(s) and your self-employment tax return (if applicable) as the report of earnings required by law, to adjust benefits under the earnings test. It is your responsibility to ensure that the information you give concerning your earnings is correct. You must furnish additional information as needed when your benefit adjustment is not correct based on the earnings on your record.

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## PLEASE READ THE FOLLOWING INFORMATION CAREFULLY BEFORE YOU ANSWER QUESTION 27.

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If you are under full retirement age, retirement benefits cannot be payable to you for any month before the month in which you file your claim.

If you are over full retirement age, retirement benefits may be payable to you for some months before the month in which you file this claim.

If your first month of entitlement is prior to full retirement age, your benefit rate will be reduced. However, if you do not actually receive your full benefit amount for one or more months before full retirement age because benefits are withheld due to your earnings, your benefit will be increased at full retirement age to give credit for this withholding. Thus, your benefit amount at full retirement age will be reduced only if you receive one or more full benefit payments prior to the month you attain full retirement age.