



# Popular Retirement Publications

## Retirement Benefits

Learn about Social Security retirement benefits: how you earn coverage; how to apply; how benefits are figured; and how to decide when to retire.

[ssa.gov/pubs/EN-05-10035.pdf](https://ssa.gov/pubs/EN-05-10035.pdf)



## Your Retirement Benefit – How It’s Figured

Learn about the formula used to calculate Social Security retirement benefits and take advantage of a worksheet to help you estimate your retirement benefits.

[ssa.gov/pubs/EN-05-10070.pdf](https://ssa.gov/pubs/EN-05-10070.pdf)



## How You Earn Credits

Find out what work credits are, how they’re earned, and just how many you’ll need to get benefits.

[ssa.gov/pubs/EN-05-10072.pdf](https://ssa.gov/pubs/EN-05-10072.pdf)



## When to Start Receiving Retirement Benefits

Take a look at some factors that can help you make an informed decision about the best time to retire.

[ssa.gov/pubs/EN-05-10147.pdf](https://ssa.gov/pubs/EN-05-10147.pdf)



## Your Retirement Checklist

When to start receiving retirement benefits is a personal decision based on your situation. Learn about factors to consider as you think about when to start receiving your Social Security retirement benefits.

[ssa.gov/pubs/EN-05-10377.pdf](https://ssa.gov/pubs/EN-05-10377.pdf)



## Retire Online

Find out how easy it is to apply online for retirement benefits.

[ssa.gov/pubs/EN-05-10522.pdf](https://ssa.gov/pubs/EN-05-10522.pdf)



## Special Payments After Retirement

Learn how special payments for work done before retirement, such as bonuses, vacation pay and commissions, do not count toward the Social Security earnings limit.

[ssa.gov/pubs/EN-05-10063.pdf](https://ssa.gov/pubs/EN-05-10063.pdf)



## How Work Affects Your Benefits

Find out how your retirement benefits can increase or decrease if you work after receiving benefits.

[ssa.gov/pubs/EN-05-10069.pdf](https://ssa.gov/pubs/EN-05-10069.pdf)



---

## Government Pension Offset

Learn how your Social Security benefits may be reduced if you get a pension based on work where you did not pay Social Security taxes.

**[ssa.gov/pubs/EN-05-10007.pdf](https://ssa.gov/pubs/EN-05-10007.pdf)**



---

## Windfall Elimination Provision

Find out how your Social Security benefits could be affected if you're eligible for a pension from work not covered by us.

**[ssa.gov/pubs/EN-05-10045.pdf](https://ssa.gov/pubs/EN-05-10045.pdf)**



---

## Survivors Benefits

Get specific information about survivors benefits: who is eligible; how to apply; and how benefits are figured.

**[ssa.gov/pubs/EN-05-10084.pdf](https://ssa.gov/pubs/EN-05-10084.pdf)**



---

## How Social Security Can Help You When a Family Member Dies

Certain family members of the deceased may be eligible to receive monthly benefits, including a one-time payment of \$255.

**[ssa.gov/pubs/EN-05-10008.pdf](https://ssa.gov/pubs/EN-05-10008.pdf)**



Securing today  
and tomorrow

Social Security Administration  
Publication No. 05-10649  
December 2023  
Popular Retirement Publications  
Produced and published at U.S. taxpayer expense