

# Social Security and Your Retirement Plan

## Eligibility for Social Security

- 40 credits to be considered fully insured
- 1 credit for every \$1,810 earned income
- Maximum 4 credits per year

## Spousal Benefit

- 50% of working spouse benefit
- Must be married at least 12 months
- Divorced spouse also eligible if married at least ten years and not currently married
- Reduction applies if under Full Retirement Age

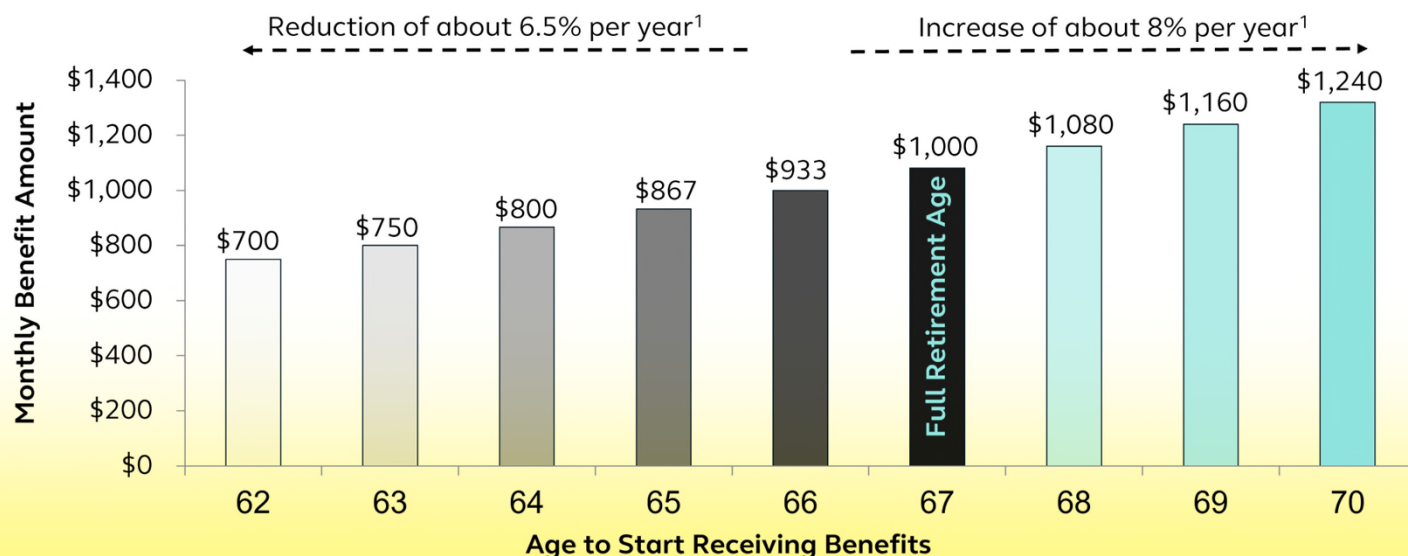
## Survivor Benefit

- Deceased worker must be fully insured.
- 100% benefit if Full Retirement Age.
- Could be reduced if taken early, working.
- Survivor must be age 60 or older, 50 if disabled, or any age if caring for dependents.

## Social Security Full Retirement Age

Birth year	Age of full benefits
1943-1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 & later	67

- Eligible to receive starting at age 62
- Full benefit reduced by about 6% for every year received early
- Full benefit increased by about 8% for every year received later



Benefits website: [www.CatBenefitsCenter.com](http://www.CatBenefitsCenter.com)

Benefits Center: 877-228-4010 M-F, 8AM – 6PM CT

Investment Advisors: 877-228-4010 and select “Investment Advice” M-F 8AM-8PM CT

Information here is provided solely to supplement the “Social Security and Your Retirement Plan” presentation. This information should not be considered advice, and your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor. Data provided is based on the 2025 tax year.

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