

# SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2025

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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](https://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%	86.67%	93.33%	100.00%	108.00%	116.00%	124.00%	132.00%
1955	66 + 2 mo.	74.17%	79.17%	85.56%	92.22%	98.89%	106.67%	114.76%	122.78%	130.67%
1956	66 + 4 mo.	73.33%	78.33%	84.44%	91.11%	97.78%	105.36%	113.40%	121.44%	129.33%
1957	66 + 6 mo.	72.50%	77.50%	83.33%	90.00%	96.67%	104.02%	112.06%	120.10%	128.00%
1958	66 + 8 mo.	71.67%	76.67%	82.22%	88.89%	95.56%	102.67%	110.72%	118.76%	126.67%
1959	66 + 10 mo.	70.83%	75.83%	81.11%	87.78%	94.44%	101.33%	109.38%	117.42%	125.33%
1960 and later	67	70.00%	75.00%	80.00%	86.67%	93.33%	100.00%	108.00%	116.00%	124.00%

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615101>

## 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.	34.59%	37.09%	40.97%	45.14%	49.31%	50.00%
1956	66 + 4 mo.	34.17%	36.67%	40.28%	44.45%	48.61%	50.00%
1957	66 + 6 mo.	33.75%	36.25%	39.59%	43.75%	47.92%	50.00%
1958	66 + 8 mo.	33.34%	35.84%	38.89%	43.06%	47.22%	50.00%
1959	66 + 10 mo.	32.92%	35.42%	38.20%	42.36%	46.53%	50.00%
1960 and later	67	32.50%	35.00%	37.50%	41.67%	45.84%	50.00%

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615201>

## 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%	83.33%	91.67%	100.00%	100.00%
1955	66 + 2 mo.	69.17%	74.17%	81.94%	90.28%	98.61%	100.00%
1956	66 + 4 mo.	68.33%	73.33%	80.56%	88.89%	97.22%	100.00%
1957	66 + 6 mo.	67.50%	72.50%	79.17%	87.50%	95.83%	100.00%
1958	66 + 8 mo.	66.67%	71.67%	77.78%	86.11%	94.44%	100.00%
1959	66 + 10 mo.	65.83%	70.83%	76.39%	84.72%	93.06%	100.00%
1960 and later	67	65.00%	70.00%	75.00%	83.33%	91.67%	100.00%

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615201>

## 2025 Numbers

Maximum wage base	COLA	Bend points if 62 in 2025	PIA for max earner born in 1963
\$176,100	2.5%	\$1,226 / \$7,391	\$4,020.90
Earnings needed for 1 quarter of coverage	GPO reduction (spousal/survivor benefits)	Max WEP reduction for \$1,226 bend point	Assets in Trust Fund
\$1,810	2/3 of pension amount	\$613.00	\$2.8 trillion

## 2025 Earnings Test Amounts

Pre-FRA (annual)	Pre-FRA (monthly)	FRA year (annual)	FRA year (monthly)
\$23,400	\$1,950	\$62,160	\$5,180

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

Year of birth	FRA	60	61	62	63	64	65	66	67
1945–1956	66	71.50%	76.30%	81.00%	85.80%	90.50%	95.30%	100.00%	100.00%
1957	66 + 2 mo.	71.50%	76.10%	80.70%	85.40%	90.00%	94.60%	99.20%	100.00%
1958	66 + 4 mo.	71.50%	76.00%	80.50%	85.00%	89.50%	94.00%	98.50%	100.00%
1959	66 + 6 mo.	71.50%	75.90%	80.30%	84.70%	89.00%	93.40%	97.80%	100.00%
1960	66 + 8 mo.	71.50%	75.80%	80.10%	84.30%	88.60%	92.90%	97.20%	100.00%
1961	66 + 10 mo.	71.50%	75.70%	79.80%	84.00%	88.20%	92.40%	96.50%	100.00%
1962 and later	67	71.50%	75.60%	79.60%	83.70%	87.80%	91.90%	95.90%	100.00%

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615305>

\*Original benefit (OB) is decedent's benefit at death but no less than 82.5% of decedent's PIA. If decedent died before FRA and before claiming, OB is decedent's PIA. If decedent died after FRA and before claiming, OB is amount decedent would have received at death including delayed credits.

Social Security cost-of-living adjustments (COLAs)								
Year Announced (in October)	Year benefits are affected (starting in January)	% COLA	Year Announced (in October)	Year benefits are affected (starting in January)	% COLA	Year Announced (in October)	Year benefits are affected (starting in January)	% COLA
1983	1984	3.5	1997	1998	2.1	2011	2012	3.6
1984	1985	3.5	1998	1999	1.3	2012	2013	1.7
1985	1986	3.1	1999	2000	2.5	2013	2014	1.5
1986	1987	1.3	2000	2001	3.5	2014	2015	1.7
1987	1988	4.2	2001	2002	2.6	2015	2016	0.0
1988	1989	4.0	2002	2003	1.4	2016	2017	0.3
1989	1990	4.7	2003	2004	2.1	2017	2018	2.0
1990	1991	5.4	2004	2005	2.7	2018	2019	2.8
1991	1992	3.7	2005	2006	4.1	2019	2020	1.6
1992	1993	3.0	2006	2007	3.3	2020	2021	1.3
1993	1994	2.6	2007	2008	2.3	2021	2022	5.9
1994	1995	2.8	2008	2009	5.8	2022	2023	8.7
1995	1996	2.6	2009	2010	0.0	2023	2024	3.2
1996	1997	2.9	2010	2011	0.0	2024	2025	2.5

Future COLA projected by Social Security Trustees: 2.4%

**Retirement Benefits:**  
<https://www.ssa.gov/pubs/EN-05-10035.pdf>

**Plan Your Retirement:**  
<http://www.ssa.gov/retire2>

**Get Your Statement:**  
<http://www.ssa.gov/myaccount>

**When to Start Receiving Your Social Security Benefit:**  
<https://www.ssa.gov/pubs/EN-05-10147.pdf>

**Retirement Benefits by Year of Birth:**  
[https://www.ssa.gov/OACT/ProgData/ar\\_drc.html](https://www.ssa.gov/OACT/ProgData/ar_drc.html)

**How Work Affects Your Benefit:**  
<https://www.ssa.gov/pubs/EN-05-10069.pdf>

**If You Are Divorced:**  
<https://www.ssa.gov/planners/retire/divspouse.html>

**Survivors Benefits:**  
<https://www.ssa.gov/pubs/EN-05-10084.pdf>

**Benefits for Children:**  
<https://www.ssa.gov/pubs/EN-05-10085.pdf>

**Windfall Elimination Provision:**  
<https://www.ssa.gov/pubs/EN-05-10045.pdf>

**Government Pension Offset:**  
<https://www.ssa.gov/pubs/EN-05-10007.pdf>

**Apply Online for Social Security Benefits:**  
<https://www.ssa.gov/pubs/EN-05-10032.pdf>

**Find a Local Office:**  
<https://secure.ssa.gov/ICON/main.jsp>

**Medicare:**  
<https://www.ssa.gov/pubs/EN-05-10530.pdf>

**Social Security:** Toll-free number: 800-772-1213

Advisory Services offered through Sampleton Wealth Management LLC, a Registered Investment Advisor.

Maximum wages subject to Social Security tax			
Year	Maximum wage base (\$)	Year	Maximum wage base (\$)
1980	25,900	2003	87,000
1981	29,700	2004	87,900
1982	32,400	2005	90,000
1983	35,700	2006	94,200
1984	37,800	2007	97,500
1985	39,600	2008	102,000
1986	42,000	2009	106,800
1987	43,800	2010	106,800
1988	45,000	2011	106,800
1989	48,000	2012	110,100
1990	51,300	2013	113,700
1991	53,400	2014	117,000
1992	55,500	2015	118,500
1993	57,600	2016	118,500
1994	60,600	2017	127,200
1995	61,200	2018	128,400
1996	62,700	2019	132,900
1997	65,400	2020	137,700
1998	68,400	2021	142,800
1999	72,600	2022	147,000
2000	76,200	2023	160,200
2001	80,400	2024	168,600
2002	84,900	2025	176,100

Medicare Part B premiums for 2025			
MAGI Single (\$)	MAGI joint (\$)	Monthly premium (\$)	Part D income adjustment (\$)
≤\$106,000	≤\$212,000	\$185.00	0
\$106,001 - \$133,000	\$212,001 - \$266,000	\$259.00	\$13.70
\$133,001 - \$167,000	\$266,001 - \$334,000	\$370.00	\$35.30
\$167,001 - \$200,000	\$334,001 - \$400,000	\$444.00	\$57.00
\$200,001 - \$499,999	\$400,001 - \$749,999	\$591.90	\$78.60
≥\$500,000	≥\$750,000	\$628.90	\$85.80

Information contained herein is current as of 11/18/24. It is subject to legislative changes and is not intended to be legal or tax advice. Consult a qualified tax advisor regarding specific circumstances. This material is furnished "as is" without warranty of any kind. Its accuracy and completeness is not guaranteed and all warranties express or implied are hereby excluded.