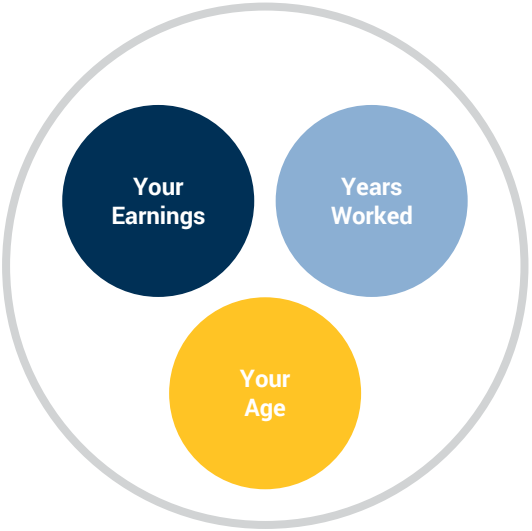
APPLYING FOR SOCIAL SECURITY BENEFITS

DETERMINING FULL RETIREMENT AGE (FRA)

IF YOU WERE BORN IN[1]	YOUR FRA IS:
1943 – 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

CALCULATING PRIMARY INSURANCE AMOUNT (PIA)[2]



ONLINE APPLICATION

Go online to www.ssa.gov/retire/apply. There are no forms to sign; documentation is usually not required. You can complete an application for spousal Social Security benefits, Medicare, or Disability benefits at https://www.ssa.gov/forms/apply-for-benefits.html.

BY PHONE OR IN PERSON

Call the Social Security office at 800.772.1213 and apply for your benefits over the phone or visit your local Social Security office.

FOR MORE HELP

Contact Shepherd Financial at shepfinteam@shepherdfin.com or 844.975.4015.

This material is being provided for general information and educational purposes only. It should not be construed as investment, tax, accounting, or legal advice, or used as the primary or final determinant of the best strategy on how and when to claim Social Security benefits. It is strongly recommended that each individual meet with a Social Security representative who can address his/her specific situation. A wealth of information, including interactive calculators, can be found at the Social Security Administration's website: http://www.ssa.gov/pgm/retirement.htm

[1] If you were born on January 1st of any year, you should refer to the previous year.

[2] The PIA is the benefit a person would receive if he/she elects to begin receiving retirement benefits at his/her normal retirement age.

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