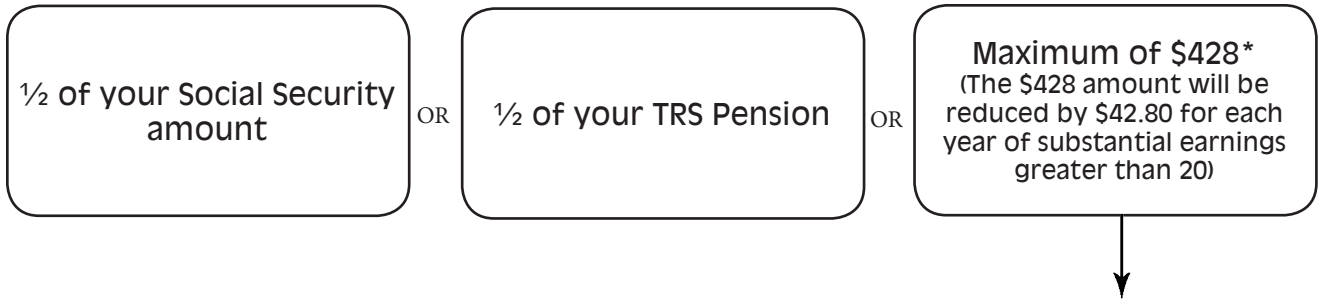


# HOW IS MY SOCIAL SECURITY AFFECTED DUE TO MY TRS PENSION?

## 1. Windfall Elimination Provision Social Security benefit based on your own work

This provision reduces one's social security monthly benefit by the *smallest* of three amounts:

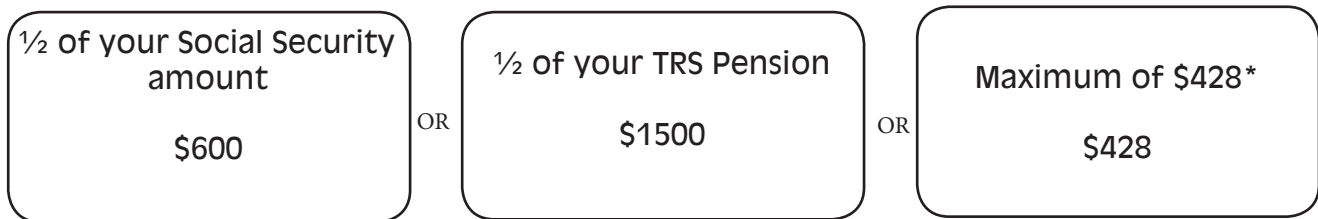


	Years of Substantial Earnings										
	20 or less	21	22	23	24	25	26	27	28	29	30
2016	\$428	\$385.20	\$342.40	\$299.60	\$256.80	\$214.00	\$171.20	\$128.40	\$85.60	\$42.80	\$0

\* amount varies depending on the year you turn age 62

### Example

If your TRS Pension is \$3000 per month and your Social Security benefit is \$1200 per month, your Social Security benefits will be reduced by the smallest of



Final Social Security monthly benefit  
\$1200 - \$428 = \$772

NOTE: You will ALWAYS get more money per month by taking your TRS pension and accepting the reduction to your social security benefit

## 2. Government Pension Offset Social Security benefit based on your spouse's work

This provision reduces one's social security monthly benefit by:

2/3 of your TRS Pension

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### Examples

If your TRS Pension is \$3000 per month and your Social Security spousal benefit is \$1500 per month, your Social Security benefit will be reduced by:

2/3 of your TRS Pension

\$2000

Final Social Security monthly benefit  
 $\$1500 - \$2000 = \$0$

If your TRS Pension is \$1200 per month and your Social Security spousal benefit is \$1500 per month, your Social Security benefit will be reduced by:

2/3 of your TRS Pension

\$800

Final Social Security monthly benefit  
 $\$1500 - \$800 = \$700$