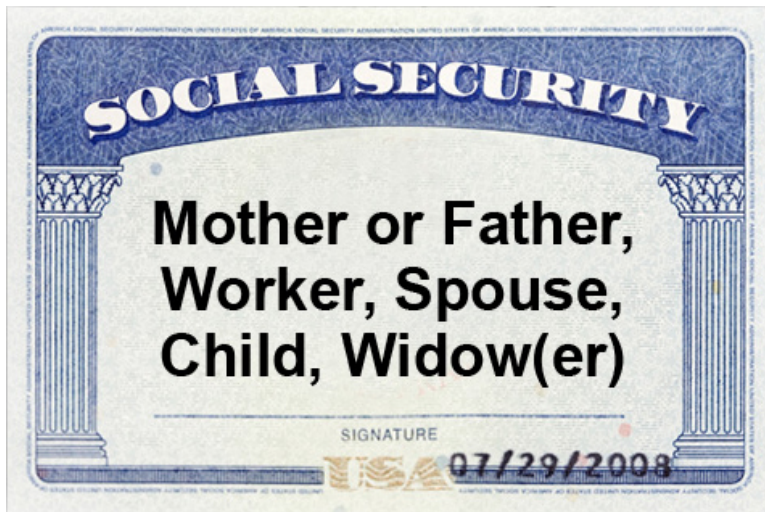


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# Who Receives Social Security Benefits?

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Social Security, also known by its acronym OASDI, or “Old Age, Survivors, and Disability Insurance”, pays benefits to many individuals.



## Who Receives Benefits?

- **Worker’s benefit:** A monthly income for a retired or disabled worker.
- **Spouse’s benefit:** Monthly income for the spouse or former spouse of a retired or disabled worker.
- **Widow(er)’s benefit:** Monthly retirement income for the surviving spouse or former spouse of a deceased worker.
- **Child’s benefit:** Monthly income for the dependent child of a deceased, disabled or retired worker. To receive benefits, the child must be unmarried, be under age 18, be age 18-19 and a full-time student at a secondary or elementary school, or 18 or older and disabled from a disability that started before age 22.
- **Mother’s or father’s benefit:** Monthly income paid to a surviving spouse who is caring for a worker’s dependent child who is under age 16 or disabled before age 22. If under age 62, the spouse of a retired worker receives the same benefit.
- **Parent’s benefit:** Monthly income paid to the surviving dependent parent or parents of a deceased worker.

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# Disclosure Notice

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The information that follows is intended to serve as a basis for further discussion with your financial, legal, tax and/or accounting advisors. It is not a substitute for competent advice from these advisors. The actual application of some of these concepts may be the practice of law and is the proper responsibility of your attorney. The application of other concepts may require the guidance of a tax or accounting advisor. The company or companies listed below are not authorized to practice law or to provide legal, tax, or accounting advice.

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