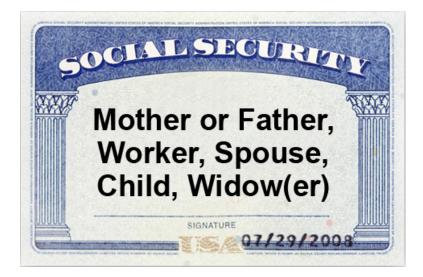
## Who Receives Social Security Benefits?

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 age18-19 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.

## **Disclosure Notice**

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.

Although great effort has been taken to provide accurate data and explanations, and while the sources are deemed reliable, the information that follows should not be relied upon for preparing tax returns or making investment decisions. This information has neither been audited by nor verified by the company, or companies, listed below and is therefore not guaranteed by them as to its accuracy.

If a numerical analysis is shown, the results are neither guarantees nor projections, and actual results may differ significantly. Any assumptions as to interest rates, rates of return, inflation, or other values are hypothetical and for illustrative purposes only. Rates of return shown are not indicative of any particular investment, and will vary over time. Any reference to past performance is not indicative of future results and should not be taken as a guaranteed projection of actual returns from any recommended investment.