

Military Service & Social Security

Your Social Security benefit depends on your earnings, averaged over your working lifetime.

Under certain circumstances, special earnings can be credited to your military pay record for Social Security purposes. The extra earnings are for periods of active duty or active duty for training. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit. Social Security will add these extra earnings to your earnings record when you file for benefits.

>>> If you served in the military from 1940 through 1956, including attendance at a service academy, you did not pay Social Security taxes. However, you will be credited with \$160 per month in earnings for military service from September 16, 1940 through December 31, 1956 if:

- You were honorably discharged after 90 or more days of service, or you were released because of a disability or injury received in the line of duty; or
- You are applying for survivors benefits based on a veteran's work and the veteran died while on active duty.

You can not receive these special credits if you are receiving a federal benefit based on the same years of service, unless you were on active duty after 1956. If you were on active duty after 1956, you can get the special credit for 1951 through 1956, even if you are receiving a military retirement based on service during that period.

>>> If you served in the military in 1957 through 1977, you are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.

>>> If you served in the military in 1978 through 2001, you are credited with an additional \$100 in earnings, up to a maximum of \$1,200 per year, for every \$300 in active duty basic pay. After 2001, additional earnings are no longer credited.

If you began your service after September 7, 1980, and did not complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings.

Note: In all cases, the additional earnings are credited to the earnings that Social Security averages over your working lifetime, not directly to your monthly benefit amount.

When you apply for Social Security benefits, you will be asked for proof of your military service (DD Form 214) or information about your reserve or National Guard service.

You can work and get retirement benefits.

You can retire as early as age 62. But, if you do, your Social Security benefits will be reduced permanently. If you decide to apply for benefits before your full retirement age, you can work and still get some Social Security benefits. There are limits on how much you can earn without losing some or all of your retirement benefits. These limits change each year. When you apply for benefits, Social Security will tell you what the limits are at that time and whether work will affect your monthly benefits.

When you reach your full retirement age, you can earn as much as you are able and still get all of your Social Security benefits.

YEAR OF BIRTH	FULL RETIREMENT AGE
Prior to 1938	65
1938–1942	add 2 months for each year
1943–1954	66
1955–1959	add 2 months for each year
1960 or later	67



Check with Social Security for more information at www.socialsecurity.gov or 1-800-772-1213.



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