

The amount of your old-age payments will also depend on whether you start getting them at 65 or decide to get them earlier. Your monthly payment will be lower if you choose to receive benefits before you are 65.

Most people may figure their average yearly earnings by

- (1) counting the number of years after 1955 and up to, but not including, the year they reach 65 (62 for women). (If the result is less than 5, increase it to 5.)
- (2) selecting an equal number of years after 1950 in which their earnings were highest.
- (3) averaging their earnings in the selected years.



The exact amount, of course, cannot be figured until you apply for the payments. You can, however, estimate the amount of your average yearly earnings and find about what your benefit will be from the table on page 10.

Your Application for Payments

Before your payments can start you must get in touch with your social security office and apply for them.

If you have proof of your age (a birth certificate or a baptismal certificate made at, or shortly after your birth, for example) take it with you when you apply. If your wife and children are eligible for payments, you should also take your marriage certificate and the children's birth certificates.



Do not delay applying because you do not have some of these papers available. When you apply, your local social security office will suggest other proofs that may be used.

Increasing Payments by Additional Work

If it will result in higher benefits, you may have your benefit refigured after the end of the year in which you applied for benefits, or after any later year in which you earn over \$1,200.