

With your 66<sup>th</sup> birthday coming soon, I wanted to bring something important to your attention. At age 66 you will become eligible for your full Social Security Retirement Benefits.

When you reach this milestone, you can still work and earn as much as you want, without offsetting your Social Security Benefits. If you continue to work and not collect your benefit, your benefit will continue to increase until you either start receiving benefits or age 70, whichever comes first. Please see chart below for monthly and yearly percentage increase.

| Year you were born | Monthly percentage | Yearly Percentage |
|--------------------|--------------------|-------------------|
| 1943 or later      | 2/3 of 1 percent   | 8 percent         |

I have included some additional information about social security benefits. If you have any questions, please don't hesitate to call me.