

## Social Security Webinar

**Length:** Two Hours

**Summary:** Social Security is a National Social Insurance program administered by the Federal government intended to provide a “safety net” of income for disabled, old-aged workers, and their survivors. Despite rumors of its demise, it remains an important component of most retired Americans, including Federal employees covered by the FERS retirement program. Many Federal retirees do not fully understand the complexities of how these programs work and the role they play in one’s retirement. This two-hour webinar provides participants with detailed information on this program. At the conclusion of this event, participants will understand how they become eligible for Social Security, how their benefit is calculated and how their own benefit relates to spouse and survivor benefits, and to leverage the program to maximize it for retirement income. They will also understand how other aspects of the program, such as the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) might affect their benefits, and the financial management and funding challenges that confront the program.

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## COURSE CONTENT

### LESSON 1: SOCIAL SECURITY BASICS

- Eligibility and Type of Benefits
- How Benefits are Calculated
- Spouse and Survivor Benefits
- The Windfall Elimination Provisions
- The Government Pension Offset

### LESSON 2: MAXIMIZING SOCIAL SECURITY

- Postponing to FRA and Age 70
- Restricted Applications
- Applying and Suspending
- Dual Entitlements
- The Future of Social Security