



# The Pre-Social Security Benefit

*previously known as the Pre-62 Benefit in the Employees' System*

## is a TEMPORARY Benefit

Many employees in the Employees' and Uniformed Retirement Systems will have a retirement benefit that is made up of **two portions** - - their Base Benefit and their Pre-Social Security Benefit (Pre-SSB).

A member's base benefit is the amount of their pension that will start at retirement and continue until his or her death - or even beyond - for those who arrange a joint and last survivor benefit for their spouse.

A large majority of employees will receive an additional, *temporary* benefit from the System in addition to their base benefit. This benefit, in the Employees' and Uniformed Systems, is called the "Pre-Social Security Benefit" (Pre-SSB). The calculated amount of the Pre-SSB is roughly half of the base benefit amount for members of the Employees' System. In the Uniformed System, where retirement tends to occur at an earlier age, thus extending the length of time the Pre-SSB is paid, the benefit amount is somewhat lower. When a member reaches the age for which he or she is eligible for REGULAR (unreduced) Social Security benefits, the *temporary* Pre-SSB ceases. This period of time falls between a person's 65th and 67th birthday, depending on the year of their birth. For instance, an individual born in 1940, will be eligible for regular, unreduced Social Security benefits at the age of 65 years and 6 months. The Pre-SSB will cease at that age for this particular individual. For an individual born in 1955, his or her Pre-SSB will stop at age 66 and 2 months.

For **members of the Employees' Retirement System**, the Pre-Social Security Benefit is calculated by multiplying an individual's Final Average Salary (FAS) by 1% and then by the person's years of service.

That total is then increased by 3%. See the Fairfax County Employees' Retirement System Active Employee Handbook for more information on how your benefit is calculated.

For **members of the Uniformed Retirement System**, the Pre-Social Security Benefit is calculated by multiplying an individual's FAS by 0.3% (*Plan C, D & E members*) or 0.2% (*Plan A & B members*) and then by the person's years of service. That total

is then increased by 3%. See the Uniformed Retirement System Handbook for Active Employees for more information on calculating your benefits.

The "*Pre-62 Benefit*" still exists for a small number of Uniformed employees. This supplemental amount is based on the primary Social Security benefit a retiree would have received if he or she were age 65 at retirement. This *Pre-62 Benefit stops at age 62*.

Individuals may apply for Social Security benefits any time beyond age 62, and that decision will NOT affect his or her Pre-SSB from the County. Keep in mind, however, that any reduction in an individual's Social Security benefit is a PERMANENT reduction. Financial decisions should only be made after careful consideration.

Year of Birth	Year You will be Age 62	Your Age for Full SS Benefits
1937 or earlier	1999 or earlier	65 years
1938	2000	65 yrs, 2 months
1939	2001	65 yrs, 4 months
1940	2002	65 yrs, 6 months
1941	2003	65 yrs, 8 months
1942	2004	65 yrs, 10 months
1943-1954	2005-2016	66 years
1955	2017	66 yrs, 2 months
1956	2018	66 yrs, 4 months
1957	2019	66 yrs, 6 months
1958	2020	66 yrs, 8 months
1959	2021	66 yrs, 10 months
1960 or later	2022 or later	67 years