

# A Registered Social Security Analyst® can help you with

## A Pension's Impact on Social Security Benefits

Workers with pensions have special considerations when determining their Social Security benefits. The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) are two provisions that can change the calculation of a worker's Social Security benefits. Your RSSA® can help you navigate this.



**Windfall Elimination Provision (WEP):** A rule that applies to retirees who are eligible for a Social Security retirement benefit from a job(s) that paid into the Social Security system, but who also receive a pension from a job that did not pay into the system. This “non-covered” pension may reduce the amount of their retirement benefit. The WEP can reduce a Social Security retirement benefit by up to half the amount of your pension, but the law ensures it cannot eliminate your entire benefit. The WEP affects about 1.8 million teachers and other government employees who also have earnings from jobs that paid into Social Security.

**Government Pension Offset (GPO):** A rule that applies to a spouse, widow, or widower who receives a “non-covered” government pension, but is also eligible for a spousal or survivor benefit. This “non-covered”

government pension will reduce the spousal or survivor benefit by two-thirds of the amount of your government pension.

**Foreign pensions:** Foreign pensions may be subject to the WEP. It depends on whether or not the foreign employer withheld U.S. Social Security taxes from your pay and whether or not the foreign employer's country has a “totalization agreement” with the United States.

**Getting help:** There are so many confusing rules impacting your Social Security and a pension is just one piece of the puzzle. Talk to a Registered Social Security Analyst to help you navigate these complex rules. Your RSSA® can run calculations to show you how much you Social Security income you can get using different claiming strategies.