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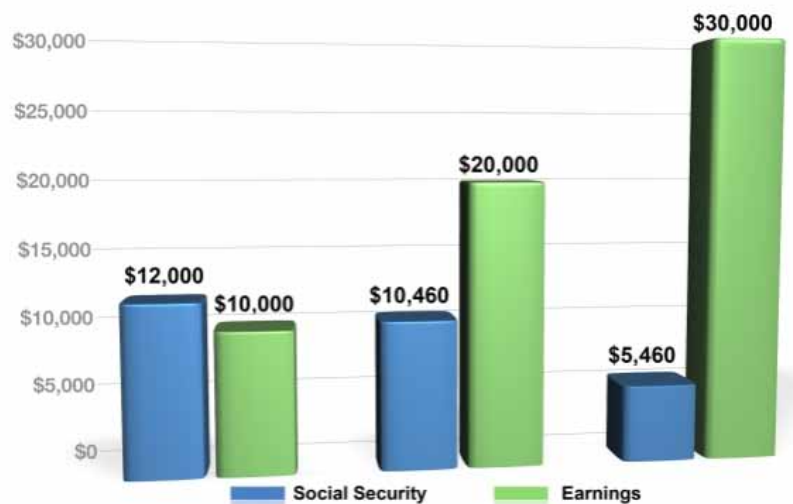
## How Earnings Affect Social Security

If you begin to receive Social Security retirement (or survivor's) benefits before you reach full retirement age, money you earn over a certain limit will reduce the amount of your Social Security benefit. In 2017, your benefit will be reduced by \$1 for every \$2 of earnings in excess of \$16,920.\*

The chart below shows the effect of annual earnings of \$10,000, \$20,000 and \$30,000 on a \$12,000 annual Social Security benefit (\$1,000 monthly) for someone who hasn't yet reached full retirement age.

Source: Social Security Administration, 2016

\*Special rules apply in both the year you reach full retirement age and the year you retire if you have not reached full retirement age.



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