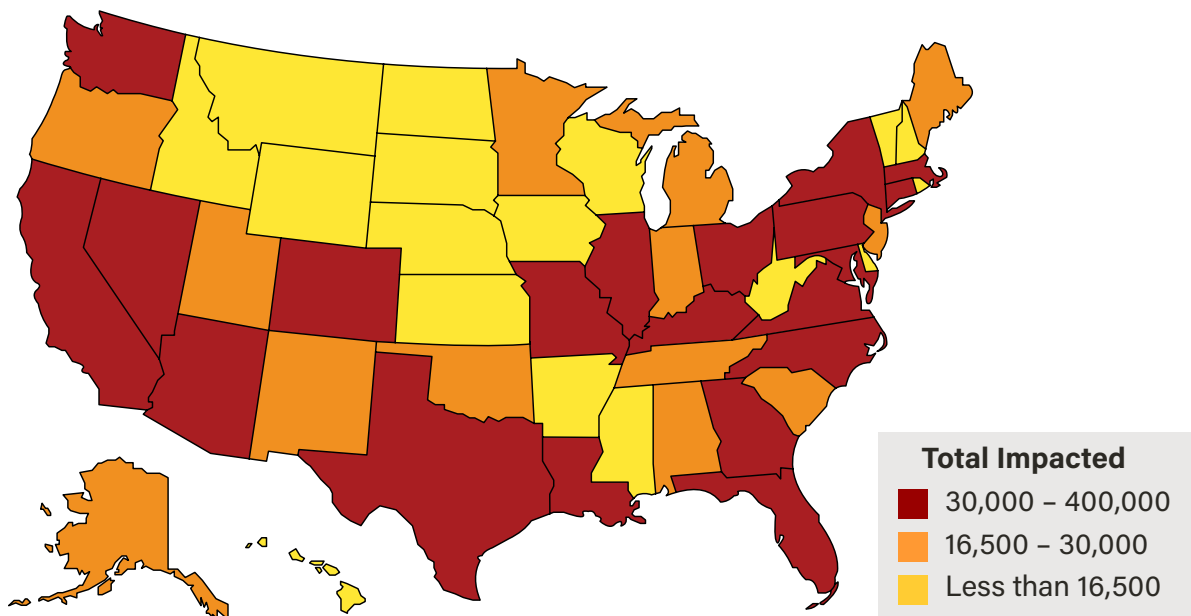


# YOUR PENSION—YOUR FUTURE

## THE FACTS ABOUT WEP/GPO

The Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) are penalties that negatively impact educators and others who may or may not participate in Social Security system and receive pensions from municipal government agencies. While employment as a Connecticut educator is not included in Social Security, second jobs, previous employment, and spousal contributions are significantly reduced by these provisions.

### WHO'S IMPACTED?



2.5 million people including educators, firefighters, police officers, and other public sector jobs across the country are impacted.



Reduces Social Security retirement or disability benefits by up to half.



## GPO - Government Pension Offset

The GPO, passed in 1977, reduces by two-thirds, the Social Security spousal or survivor benefits of more than 1 million teachers and other public employees who receive their pension through a system like the Connecticut Teachers' Retirement System that is not covered by social security.

Teacher's pension = \$4,000/month

Reduced by 2/3 = \$2,666 cut from Social Security spousal benefit

In most cases that's more than the spousal Social Security benefit, so teachers receive 0



9 out of 10 educators married to someone who earned Social Security, will lose all of their spousal, widow, or widower Social Security benefits that are based on their spouse's earnings.

## WEP - Windfall Elimination Provision

WEP, passed in 1983, reduces the earned Social Security benefits of more than 2 million retired educators and other public sector workers in Connecticut and across the country, sometimes stealing as much as half of the amount they have earned.

For second career educators or those who work a second job outside of teaching where they pay into the Social Security system, WEP cuts up to half the total amount they receive from Social Security when they retire. Only those second career educators who have 30 or more years of substantial social security-covered employment are not impacted.



## Fully Repeal Unfair Social Security Penalties

Help ensure that educators get the Social Security benefits they and their spouses have earned.



Urge Congress to fully repeal both the WEP and GPO.

Scan here to share your story, calculate your benefits, and more.

