





## CONDITIONS UNDER WHICH THESE BENEFITS ARE NOT PAYABLE

This insurance benefit is not payable for any month in which you are under age 75 and you work for wages of more than \$50.00 in employment that is covered by the Social Security Act. This does not mean that because you are entitled to monthly benefits you may not work, but simply that for those months when you do work and earn more than \$50.00 you will not be eligible to receive a benefit payment.

Notice of the occurrence of such employment must be sent to the Social Security Administration promptly, or certain penalties as provided by the Social Security Act may be imposed. A postal card which may be used to notify the Social Security Administration was given to you when you filed your claim.

If you receive an insurance benefit check for a month in which you have worked for wages of more than \$50.00 in employment that is covered by the Social Security Act, you should return the check to the—

**Treasury Department, Division of Disbursement**  
located in the city shown on the face of your check

This insurance benefit, also, is not payable for one or more months if you, while under age 75, do substantial work as a self-employed person (whether as sole owner or partner) in a trade or business covered by the Social Security Act and have net earnings from self-employment which average more than \$50.00 a month for the taxable year.

You should report to the Social Security Administration any month in which you work as a self-employed person in a trade or business if you are under age 75 and if you expect your net earnings from self-employment will average more than \$50.00 a month for the taxable year. This will avoid loss of benefits at a later date when you are no longer self-employed.

An annual report must be filed with the Social Security Administration within 2½ months after the end of the taxable year in which you have net earnings from self-employment averaging more than \$50.00 a month, or certain penalties provided by the Social Security Act may be imposed.

**At age 75 or over your benefits are payable regardless of whether you work in employment or self-employment and regardless of the amount of your earnings.**

### CHANGE OF ADDRESS

Notify the Social Security Administration and your local post office immediately of any change of address so that your monthly insurance benefit checks will not be delayed. A postal card which may be used to notify the Social Security Administration was given to you when you filed your claim.

### RECONSIDERATION OR HEARING

A claimant for old-age and survivors insurance benefits has a right to a reconsideration or hearing if he does not agree with the decision on his claim. A request for a reconsideration or hearing should be made promptly, not later than 6 months from the date of this certificate, and should be made through the local field office of the Social Security Administration.

### RECALCULATION OF BENEFITS

The amount of your monthly benefit may be refigured if you return to work for at least 12 months in a 36-month period after your entitlement, and you earn 6 quarters of coverage after 1950, and your additional earnings are high enough to increase your benefit.

**CONSULT THE FIELD OFFICE SHOWN ON THE FACE OF THIS CERTIFICATE, OR ANY OTHER FIELD OFFICE OF THE SOCIAL SECURITY ADMINISTRATION, IF YOU HAVE ANY QUESTIONS CONCERNING YOUR CLAIM.**

**ALWAYS GIVE CLAIM NUMBER WHEN WRITING ABOUT YOUR CLAIM**

**KEEP THIS CERTIFICATE AS A PERMANENT RECORD**