

# Social Security WEP and GPO Repeal FAQ



mfs.com

The passing of the Social Security Fairness Act repealed two longtime provisions — the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These provisions reduced or eliminated Social Security benefits for certain workers who were also receiving a pension from earnings not covered by Social Security.

The information below can help you prepare for upcoming changes that may impact your Social Security benefits. Discuss with your financial advisor how this may impact your retirement plans.

It will take the Social Security Administration time to update benefits for everyone who is impacted by the Social Security Fairness Act.

## What is WEP and GPO?

If you received a pension from a job that was not covered by Social Security (such as a government position where you did not pay Social Security benefits), your pension may have reduced your Social Security benefits. This is due to the following provisions.

- Windfall Elimination Provision (WEP) reduced the retirement or disability benefit from Social Security.
- Government Pension Offset (GPO) reduced Social Security benefits for spouses, widows and widowers who also received their own government pensions from a federal, state or local government position that did not pay into Social Security.

## Who is impacted?

**Teachers:** In certain school districts, teachers did not pay into Social Security.

**Some state and local government workers:** In certain states, state and local government workers did not pay into Social Security. In other states, certain groups of workers, such as some police officers and firefighters, did not pay into Social Security and may be affected.

**Federal employees hired before 1984:** Federal employees hired before 1984 did not pay Social Security taxes on their earnings. They participated in the Civil Service Retirement System (CSRS). Federal employees hired on or after January 1, 1984 paid into Social Security and participated in the Federal Employees Retirement System (FERS).



## Social Security WEP and GPO Repeal FAQ

Make sure to set up time with your financial advisor or investment professional to review your Social Security benefits and see how this may impact your retirement goals.

### What steps should be taken?

If you are already receiving Social Security benefits, you do not need to take any action at this time except to verify that the Social Security Administration (SSA) has your current mailing address and direct deposit information. If you are receiving a public pension and are interested in filing for benefits, you may file online at [ssa.gov](https://ssa.gov) or schedule an appointment. While you wait to receive your updated benefits from the SSA, remember to:

#### Be patient

- It will take the SSA time to update benefits for everyone who is impacted by this Act.
- In November 2024, the average wait time when calling the SSA was nearly 16 minutes.
- Starting January 6, 2025, the SSA will require customers to schedule an appointment for service in their field offices.

#### Review Social Security benefits online

- Check your benefits online through your *my* Social Security account or by contacting the Social Security office.
- If you have a security freeze and/or fraud alert on your credit report, please ask your credit reporting agency or the Social Security Identity Services Provider to temporarily lift your security freeze or fraud alert before accessing your account.

#### Beware of scams

- Beware of phishing emails, robocalls and fake websites impersonating the Social Security Administration. If you receive a robocall, text or unexpected email from the SSA, the best option is to ignore it.
- Social Security will not send emails asking for personal information, such as your Social Security number, date of birth or other private information. If you receive an email, contact your local Social Security office or call at 1-800-772-1213 (TTY 1-800-325-0778) to see if the request is legitimate.

For more information and answers to your questions about Social Security benefits, visit [ssa.gov](https://ssa.gov).

Source: Social Security Administration.

For help determining what role Social Security benefits will play in your financial future, work closely with your financial advisor or investment professional. They will provide the perspective you need to help you build and maintain a retirement strategy that may work best for you.

For informational purposes only. MFS does not provide tax, legal, retirement or Social Security advice. Clients of MFS should obtain their own independent tax and legal advice based on their particular circumstances. Please contact the Social Security Administration at 1-800-772-1213 or go to [ssa.gov](https://ssa.gov) for more information.