

The Social Security Fairness Act of 2025

Learn how the changes may affect your retirement income

What changed

The Social Security Fairness Act of 2025, signed into law on January 5, 2025, eliminated two types of restrictions on Social Security benefits for people who earned a public or government pension while not paying the Social Security payroll tax: the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). As a result, many investors have become eligible for increased Social Security benefits.



Robert Kron, CFP®

*Managing Director
Advisor Education*

Who may be affected

Affected groups include:



TEACHERS



POLICE



FIREFIGHTERS



**STATE AND LOCAL
GOVERNMENT
EMPLOYEES**



**RETIRED FEDERAL
EMPLOYEES**
*hired prior to 1984 that
didn't convert to FERS*



**ANYONE WHO
EARNED A BENEFIT**
*under another country's
pension system*

OPINION PIECE. PLEASE SEE IMPORTANT DISCLOSURES IN THE ENDNOTES.

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How to claim benefits

SCENARIO	ACTION NEEDED	EXPLANATION
Reduced benefits	NONE	If you have been receiving reduced benefits due to either WEP or GPO or both, you will automatically receive higher payments and a lump-sum back payment during 2025.
Applied but no benefits	VERIFY	If you applied for spousal or survivor benefits in the past but have not been receiving payments because of GPO, make sure the Social Security Administration (SSA) has your most current mailing address and other information for processing your payments.
Never applied for benefits	APPLY	If you have never applied for benefits because you were told your pension would reduce your spousal or survivor benefit to zero, you will need to apply to claim the benefit.

When and how to apply

The changes are retroactive, so all missed payments since January 2024 will be paid as a lump sum at some point in the future. The SSA hasn’t announced how or when they will process catch-up payments or increased benefits, but historically has allowed new applications to be backdated up to six months. If they maintain that policy for this change, the sooner you make the request, the more money you may be eligible to receive.

Visit the [Social Security Administration \(SSA\) website](#) for more information and to apply for benefits.

Other actions to take

Regardless of which specific scenario applies to you, if you were affected by the WEP or GPO, it’s a good idea to speak to your financial professional about any adjustments to your investment strategy that may be warranted to account for the changes.

Please consult your financial professional for more information. For financial professionals, please contact Nuveen at 800-221-9271. Visit us at [Nuveen.com](#).

Endnotes

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