



HELLO FALL

Here at Downard & Associates, fall is a *huge* favorite! So what better time to introduce our very first company newsletter?

The goal is to keep you, our very *best* clients, updated on the latest news from our office along with tips and tricks about everything Social Security! Keep an eye out for referral specials and easy ways to earn a little extra before the holidays!

Click [here](#) to learn more about our referral program.

Social Security Announces 8.7% Benefit Increase for 2023



On October 13, 2022, the Social Security Administration announced that Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 8.7 percent in 2023, the Social Security Administration announced today. On average, Social Security benefits will increase by more than \$140 per month starting in January.

They say that the 8.7 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 65 million Social Security beneficiaries in January 2023. Increased payments to more than 7 million SSI beneficiaries will begin on December 30, 2022. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Many people we help have no idea that over time, their benefit amount will increase for cost of living adjustments. This is great news for the thousands we've helped and for new clients going forward.

Have a question about your disability payments? Or do you have a friend or family member with questions about filing disability?

[Call Us Now](#)



Earn Gift Cards with our Referral Program

Do you know someone we can help? Family and friends will appreciate the comfort of working with the team that helped you! It's as simple as registering your referral now and getting a \$50 gift card as a token of our appreciation. The best part is, there's no limit to how much you can earn!*

[Refer someone now!](#)

*Repeat names and/or customers excluded. Referrals must be willing to complete intake process and we reserve the right to exclude referrals not made in good faith.

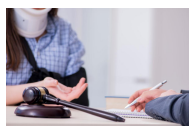


Employee Spotlight

Katie Norris, Paralegal

We love having Katie on our team! She always has a smile on her face and our clients appreciate her knowledge and kind nature. When Katie's not helping clients, she enjoys time with family and painting!

[Learn more about Katie!](#)



Why have a lawyer handle your disability?

Possibly the biggest mistake people make is wasting time on what usually becomes a denied application for social security disability. Here are just a few reasons why calling us makes the most sense.

- You get legal help without having to pay up-front.
- The SSA denies most first time applicants.
- The appeals process is confusing.
- Our team may be able to uncover additional evidence that supports your claim.
- An attorney can speak on your behalf.
- You have more time to focus on your health!

[See if you qualify!](#)



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