

Social Security Column

READY TO RETIRE? APPLY ONLINE WITH SOCIAL SECURITY

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It's never too early to start planning for retirement and our online tools can help. Go to www.ssa.gov/myaccount to access your personal *my Social Security* account to get an estimate of your retirement benefits based on your earnings record. Once you have an account, you can use our *Plan for Retirement* tool to see how your benefits can change at different ages. Don't have a personal *my Social Security* account? You can create one at www.ssa.gov/myaccount.

You can also use your personal *my Social Security* account to see your entire work history and make sure we have all your wages recorded correctly. We base your benefit amount on the earnings reported to us. If you find any errors in your work history, read our factsheet, *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf.

When you're ready to apply for Social Security retirement benefits, you can complete our online application in as little as 15 minutes at www.ssa.gov/retirement. We will contact you if we need

any further information. You can check the status of your application using your personal account.

You can apply online for Social Security retirement benefits, or benefits as a spouse, if you:

- Are age 62.
- Are **not** currently receiving benefits on your own Social Security record.
- Have not already applied for retirement benefits.
- Want your benefits to start no later than 4 months in the future. (We cannot process your application if you apply for benefits more than 4 months in advance).

Note: If you were born on the first or second day of the month, you meet this requirement in the month of your 62nd birthday. If you were born on any other day of the month, you do not meet this requirement until the following month.

Find out more about retirement benefits at www.ssa.gov/retirement.

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