

# How To Use The Online Retirement Estimator



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**Social Security Online** Benefit Calculators  
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### About the Retirement Estimator

The Retirement Estimator produces estimates that are based on your actual Social Security earnings record. Retirement estimates are just that, estimates. They will vary slightly from the actual benefit you may receive in the future because:

- Your Social Security earnings record is constantly being updated;
- Our calculators use different parameters and assumptions (e.g., different stop work ages, future earnings projections, etc.); and
- Your actual future benefit will be adjusted for inflation.

**Caution:** You cannot use the Retirement Estimator if you are covered by Medicare, currently receive benefits based on your earnings or you **block access** to your personal information.

**How the Retirement Estimator Works**

**Who Can Use the Retirement Estimator**

You can use the Retirement Estimator if:

- You are **not** currently receiving benefits on your own Social Security record;
- You are **not** a Medicare beneficiary;
- You have enough Social Security credits at this time to qualify for benefits; and
- You are **not** eligible for a Pension Based on Work Not Covered By Social Security.

**Estimate Your Retirement Benefits**

**How Long Can You Stay On Each Page?**

For security reasons, there are time limits for viewing each page. You will receive a warning after 25 minutes without doing anything, and you will be able to extend your time on the page. After the third warning on a page, you must move to another page or your time will run out and your work on that page will be lost.

**Note:** If you turned JavaScript off in your browser, you will not receive these warnings. After you spend 30 minutes on a page, you must move to another page or you will be logged out.

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## The Retirement Estimator

- How it works;
- Who can use it; and
- Time limits.



### Step One

What you need to fill out:

- Name;
- Social Security number;
- Date of birth;
- Place of birth; and
- Mother's maiden name.

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### Information We Need

Please provide the following information:

**Enter your full name:**

First name, middle initial, if any, last name, Suffix, if any

**Other last name:**

For example, your name as shown on a recent letter from Social Security or your maiden name

**Enter Your Social Security number:**

Enter numbers without dashes, for example, 123456789

**Select your date of birth:**

**Place of birth:** U.S. State or Territory

Select state or enter name of foreign country of birth  
Or Foreign Country

**Mother's Maiden Name:**

Last name only

Exit Continue

(over)

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## Benefit Calculators

### Create Your Retirement Benefit Estimate

The Retirement Estimator calculates your benefit based on:

- Your actual earnings history as maintained by the Social Security Administration;
- Additional information you provide about future earnings; and
- The age at which you expect to stop working.

The Retirement Estimator lets you:

- Produce a quick retirement "Estimate", and
- Create additional retirement scenarios.

Please provide some additional information to create your Retirement Benefit Estimate:

Enter your last year's earnings (wages and/or net self-employment income) if covered by Social Security: \$

Example: 40000 or 40,000 or 0

[Create Estimate](#)

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**Step Two**  
Calculate your estimate, based on:

- Actual earnings; and
- Future estimated earnings.



**Step Three**  
Your estimate:

- At age 62, or current age if older than 62;
- At full retirement age; and
- At age 70.

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## Benefit Calculators

### Your Retirement Benefit Estimate

At your current earnings rate, if you stop working and start receiving Social Security benefits...

**At age 62**, your monthly benefit will be about... **\$776.00**.

**At full retirement age** (66 Years and 00 Month(s) for you), your monthly benefit will be about... **\$1,212.00**.

**At age 70**, your monthly benefit will be about... **\$1,841.00**.

**Assumptions:** We estimate your benefits using your average earnings over your working lifetime. We also assume that as you continue to work you will make about the same as you entered for last year's earnings. The estimates are similar to the estimates you receive in your annual *Social Security Statement*. These estimates do not include Medicare premiums or other amounts that may be deducted from your benefit.

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[Create Additional Scenarios](#)

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**Additional Features**

- Create additional scenarios:
  - Change "stop work" age; and
  - Change future earnings.
- Request a *Social Security Statement*; and
- Apply for retirement benefits.

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## Benefit Calculators

### Your Additional Retirement Scenarios

**Scenario Results**

**Scenario One:** Based on a stop work age of 62, and average future annual earnings of **\$60,000.00**, your estimated Social Security benefit will be **\$776.00** per month as of age 62.

Note: Your estimate is based on the later of your current age or your "stop work" age. If both ages are prior to age 62, we provide an estimate at age 62, which is the earliest age at which you can receive retirement benefits.

**Create Additional Scenarios**

**Scenario Two:**

1. Stop Work Age:

2. Average Future Annual Earnings: \$

Example: 40000 or 40,000 or 0

**Scenario Three:**

1. Stop Work Age:

2. Average Future Annual Earnings: \$

Example: 40000 or 40,000 or 0

[Create Scenarios](#)

**More Information**

Scenarios	Results			
	Stop Work Age	Future Earnings	Monthly Benefit	As Of
1.	62	\$60,000.00	\$776.00	Age 62

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