



Social Security

Online Retirement Estimator

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Social Security has a new online calculator that can provide immediate and accurate retirement benefit estimates to help you plan for your retirement. The online Retirement Estimator is a convenient, secure and quick financial planning tool, since it eliminates the need to manually key in years of earnings information. The estimator also will let you create “what if” scenarios. You can, for example, change your “stop work” dates or expected future earnings to create and compare different retirement options.

How does the Retirement Estimator work?

To use the Retirement Estimator, go to our website at www.socialsecurity.gov/estimator and enter the requested information. You must enter certain identifying information about yourself, including your first name, last name, date of birth, Social Security number, place of birth and mother’s maiden name. If the information that you provide does not match Social Security’s records, then you cannot use the Retirement Estimator.

If the personal information that you provide does match our records, then you can use the Retirement Estimator

to enter other information, such as your expected retirement age and future wages. This information then will be combined with the information that Social Security has on record about your past earnings to provide a quick and reliable online benefit estimate. Only the final retirement estimates are given to the online user. The Retirement Estimator does not show your earnings record information on which the final benefit estimate was calculated.

Why was the Retirement Estimator developed?

Social Security has always emphasized the need for retirement planning. And Social Security has other online calculators to help with financial planning. However, in order to get a detailed and accurate estimate of future benefits—which most workers want—our website visitors had to have their *Social Security Statement* in hand—or have some other record of their earnings—and be willing to manually enter each year of earnings.

This process could be time consuming and deter people from the important task of retirement planning. For example, many website visitors have asked: “Why do I need to key in information

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that you already have?" The Retirement Estimator securely and quickly provides a realistic retirement benefit estimate by automatically using information that is on your *Social Security Statement*.

Is the Retirement Estimator really secure?

The Retirement Estimator is completely secure. Social Security consulted extensively with privacy experts during its development. The Retirement Estimator does not reveal any personal information, such as your address, earnings or any other information that could lead to identity theft.

The Retirement Estimator also has a "blocking" feature that lets you prevent anyone from estimating your retirement benefit. If you decide to unblock your record, you must call or visit a Social Security office.

Can I also apply online for retirement?

Yes. The Retirement Estimator even includes a link to our online retirement application. So when it is time for you to retire, save a trip and use the most convenient method to apply for benefits online at www.socialsecurity.gov.

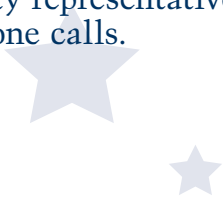
However, if you blocked access to your online retirement estimate, you cannot apply for benefits online.

People who take advantage of the online Retirement Estimator for retirement planning also should be aware that Social Security has many other online services, including online applications for direct deposit of benefits and changes of address.

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. until 7 p.m., Monday through Friday. We can provide automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.





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