

How To Use The Online Retirement Estimator



www.socialsecurity.gov/estimator

How the Retirement Estimator Works

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.

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**.

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.

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.

Estimate Your Retirement Benefits

[Continue](#)

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.

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)

Retirement Benefit Application

Earnings Section (Page 4 of 5)
Total Earnings for (John Doe)

Total earnings for 2007
 Show the total of all wages and tips earned in 2007. Include net income from self-employment. Estimate if necessary.

Did you earn wages, tips, and net earnings from self-employment over \$1,080 a month or perform substantial services in self-employment in all months of 2007? [Click here](#)

Yes No

Total earnings for 2008
 Show the total of all wages and tips that will be earned in 2008. Include net income from self-employment. Estimate if necessary.

Will you earn wages, tips, and net earnings from self-employment over \$1,130 a month or perform substantial services in self-employment in all months of 2008? [Click here](#)

Yes No

Total earnings for 2009
 Show the total of all wages and tips that will be earned in 2009. Include net income from self-employment. Estimate if necessary.

Will you earn wages, tips, and net earnings from self-employment over \$1,130 a month or perform substantial services in self-employment in all months of 2009? [Click here](#)

Yes No

Special Payments
 Do any of the total earnings include special payments paid in one year but earned in another? [Click here](#)

Yes No

Questions About Your Work

- Employment;
- Self-employment;
- Military service;
- Work for a government agency; and
- Work history.



Retirement Benefit Application

When to Start Benefits Section (Page 1 of 2)
When to Start Benefits for (John Doe)

If you choose when to start benefits, the earlier the date you start your benefits, the smaller your benefit. The later the date you start to receive benefits, the larger your benefit. This is an important decision, with several factors to consider before you choose the month your benefits should start. [Click here](#)

We have an estimator that can show you what your benefit amount will be under various scenarios. You may want to visit the estimator and get there now. You will be able to return and continue when you are set.

We need to know when you want to start benefits.

Do you want benefits to start on (date)?

Yes No, I'd like to choose another date.

What date should benefits start?

Please let us know if there is a specific reason for this date.

Currently working and plan to retire on this date.

Another reason:

If you are eligible for both retirement benefits and spouse's benefit, do you want to delay receipt of retirement benefit? [Click here](#)

Yes No

Questions About Your Benefits

- When you want your Social Security benefits to start; and
- Other benefits you may receive.



Retirement Benefit Application

Send this application Section (Page 1 of 1)
Send this application for (John Doe)

To return to the Overall Summary, please use the Return to Summary button.

Copyright © 2009. When you are ready to complete your application for retirement benefits, please read, understand the following statement to finish the application. If you are helping someone to complete the application, then that person needs to read and accept the statement. I understand and agree that my application will be signed electronically by selecting "Sign Now" below. I also understand that the electronic signature I have just entered is for my benefits and have provided the Social Security Administration with accurate information. I declare under penalty of perjury that I have reviewed all the information on this application and it is true and correct to the best of my knowledge. I understand that anyone who knowingly gives a false or misleading statement about a material fact in this electronic application, or causes someone else to do so, commits a crime and may be subject to prison or a fine for other penalties, or both.

What you want "Sign Now," you will be sending your completed submission electronically to the Social Security Administration. You will be signed out after 30 days and you will be able to change your information.

Finishing Your Application

- Sign your application by selecting the "Sign Now" button;
- Get a receipt for your application;
- Get information on what to do next; and
- Receive a list of documents you may need to show us.

