2020 READY TO RETIRE? APPLY ONLINE WITH SOCIAL SECURITY



It’s never too early to start planning for retirement and our online tools can help. Go to [www.socialsecurity.gov/myaccount](https://www.ssa.gov/myaccount/?utm_source=mip0220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=ready-to-retire-apply-online-with-social-security-001) to access your my Social Security account to get a personalized estimate of your retirement benefits based on your earnings record. Once you have an account, you can use our Retirement Calculator, to check out how your benefits change at different ages. Don’t have a my Social Security account? You can create one at [www.socialsecurity.gov/myaccount](https://www.ssa.gov/myaccount/?utm_source=mip0220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=ready-to-retire-apply-online-with-social-security-002) or you can use our online Retirement Estimator to get benefit estimates at [www.socialsecurity.gov/estimator](https://www.ssa.gov/benefits/retirement/estimator.html?utm_source=mip0220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=ready-to-retire-apply-online-with-social-security-003) .

You can also use your my Social Security account to see your entire work history to be sure we have all of your wages recorded correctly, which is important because we base your benefit amount on the earnings reported to us. If you find an error with your work history, read this publication for more information: [www.socialsecurity.gov/pubs/EN-05-10081.pdf](https://www.ssa.gov/pubs/EN-05-10081.pdf?utm_source=mip0220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=ready-to-retire-apply-online-with-social-security-004).

When you’re ready to apply for Social Security retirement benefits, you can conveniently complete our online application in as little as 15 minutes at [www.socialsecurity.gov/benefits/retirement](https://www.ssa.gov/benefits/retirement/?utm_source=mip0220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=ready-to-retire-apply-online-with-social-security-005). We will contact you if we need any further information. You can check the status of your application through your online account.

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

* Are at least 61 years and 9 months old.
* 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)

Find out more about our online services at [www.socialsecurity.gov/onlineservices](https://www.ssa.gov/onlineservices/?utm_source=mip0220&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=ready-to-retire-apply-online-with-social-security-006)