**checklist FOR Your Social Security Annual Check-Up**

**By Kirk Larson**

**Social Security Washington State Public Affairs Specialist**



Say “annual checkup” and most people imagine waiting at the doctor’s office. But, there’s another type of checkup that can give you a sense of wellness without even leaving home. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov?utm_source=mip0518&utm_medium=online-media&utm_content=Checklist-For-Your-Social-Security-Annual-Check-Up&utm_campaign=ocomm-mip-fy18) and follow these five steps to conduct your own Social Security annual checkup.

Your *Social Security Statement* is available online anytime to everyone who has a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount/?utm_source=mip0518&utm_medium=online-media&utm_content=Checklist-For-Your-Social-Security-Annual-Check-Up&utm_campaign=ocomm-mip-fy18). Creating your account gives you 24/7 access to your personal information and makes it impossible for someone else to set up an account in your name. We still send paper *Statements* to those who are 60 and older who don’t have an account and aren’t receiving Social Security benefits. Your *Statement* provides information about work credits (you need 40 credits to be entitled to a Social Security retirement benefit), estimates for retirement, disability, and survivors benefits, plus a history of your earnings.

**Work Credits Count**

If you have earned 40 work credits, your *Statement* will show estimates for retirement, disability, and survivors benefits. If you don’t have 40 work credits, the Statement shows how many you have and how many you still need to qualify for benefits.

**Review Earnings Record**

Review your history of earnings year by year to make sure each year is correct. This is important because Social Security benefits are based on your lifetime earnings. If any years are incorrect or missing, you may not receive all the benefits you are entitled to in the future. If you need to correct your earnings, contact Social Security at 1-800-772-1213 between 7 a.m. and 7 p.m. Monday through Friday. Please have your W-2 or paystubs when you call.

**Study Benefit Estimates**

Review the section titled “Your Estimated Benefits.” Be sure to review not only your retirement estimate, but your disability and survivors estimates. No one likes to think about disability, but a 20-year-old worker has a one-in-four chance of becoming disabled before reaching retirement age, underscoring the importance of disability benefits. Since the value of the survivors insurance you have under Social Security may be more than your individual life insurance, be sure to check your survivors estimates also.

**Calculate Additional Estimates**

You can use our *Retirement Estimator* to compute future Social Security benefits by changing variables such as retirement dates and future earnings. If you want to project what future earnings could add to your benefit, visit [www.socialsecurity.gov/estimator](https://www.ssa.gov/benefits/retirement/estimator.html?utm_source=mip0518&utm_medium=online-media&utm_campaign=ocomm-mip-fy18&utm_content=Checklist-For-Your-Social-Security-Annual-Check-Up).

**Schedule Your Annual Check-Up**

Each year, make a date with yourself to review the most recently posted year of earnings on your *Statement*. By checking your record every year, you can be certain when you retire that Social Security will have a correct record of earnings to use when computing benefits for you or your family members.

Social Security helps you secure your today and tomorrow by providing information to make your financial planning easier. Social Security is more than retirement; it is a family protection plan. For more information about benefits, visit us at [www.socialsecurity.gov](http://www.socialsecurity.gov?utm_source=mip0518&utm_medium=online-media&utm_content=Checklist-For-Your-Social-Security-Annual-Check-Up&utm_campaign=ocomm-mip-fy18).