**FIVE STEPS FOR Social Security success**

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No matter how much you’ve planned, there’s no better time than now to think about your future. We’d like to encourage you to take [Five Steps toward Your Financial Security](https://www.ssa.gov/agency/5-steps-toward-your-financial-security/). Planning for the future may seem intimidating to many, but we’ve broken the task down into five easy steps:

**Step 1:** Get to know *your* Social Security — You and Social Security are on a journey for life, but there is so much you may not know about the benefits and services we provide. Social Security delivers financial security to millions of children and adults before retirement; including the chronically ill, children of deceased parents, and wounded warriors. Learn more at [www.socialsecurity.gov/agency](http://www.socialsecurity.gov/agency/?utm_source=mip0518&utm_medium=online-media&utm_content=Five-Steps-For-Social-Security-Success&utm_campaign=ocomm-mip-fy18).

**Step 2:** Verify your earnings — Your benefits are calculated using your employment records. You can use your personal *my Social Security* account to verify that your earnings are recorded accurately. Access your account today at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount/?utm_source=mip0518&utm_medium=online-media&utm_content=Five-Steps-For-Social-Security-Success&utm_campaign=ocomm-mip-fy18).

**Step 3:** Estimate your benefits — With our *Retirement Estimator,* you can estimate your future retirement or disability benefits based on your actual earnings record. This can be invaluable as you plan for your future. View at [www.socialsecurity.gov/planners/benefitcalculators.html](https://www.ssa.gov/planners/calculators/?utm_source=mip0518&utm_medium=online-media&utm_content=Five-Steps-For-Social-Security-Success&utm_campaign=ocomm-mip-fy18).

**Step 4:** Apply for benefits — You can apply for retirement, Medicare, or disability benefits online through our easy-to-use, secure online application that is convenient to navigate. Read more about benefits and apply now at [www.socialsecurity.gov/benefits](http://www.socialsecurity.gov/benefits/?utm_source=mip0518&utm_medium=online-media&utm_content=Five-Steps-For-Social-Security-Success&utm_campaign=ocomm-mip-fy18).

**Step 5:** Manage your benefits — Social Security puts you in control by offering convenient and secure services that fit your needs. Verify your payment information, change your address or phone number, get a benefit verification letter, and even start or change direct deposit of your benefits. See all the things you can do at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount/?utm_source=mip0518&utm_medium=online-media&utm_content=Five-Steps-For-Social-Security-Success&utm_campaign=ocomm-mip-fy18).

Share this information with the people you love. Get to know your Social Security and the many ways we help secure today and tomorrow for you and your family at [www.socialsecurity.gov/5steps](https://www.ssa.gov/agency/5-steps-toward-your-financial-security/?utm_source=mip0518&utm_medium=online-media&utm_content=Five-Steps-For-Social-Security-Success&utm_campaign=ocomm-mip-fy18).