



Social Security

Online Retirement Estimator

www.socialsecurity.gov

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Social Security has an online calculator that provides 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. The estimator will also 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 alternatives.

How does the Estimator work?

To use the *Retirement Estimator*, go to our website at [**www.socialsecurity.gov/estimator**](http://www.socialsecurity.gov/estimator). 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 doesn’t match Social Security’s records, then you’ll receive an on-screen message that you can’t 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. The estimator will combine this data with the information on

Social Security's record and calculate a reliable benefit estimate. You'll see only your final retirement estimates. The *Retirement Estimator* doesn't show the earnings record information used to calculate your final benefit estimate.

Is the Estimator secure?

The *Retirement Estimator* is secure. Social Security consulted extensively with privacy experts during its development. The *Retirement Estimator* doesn't reveal any confidential 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 benefits?

Yes. The *Retirement Estimator* even includes a link to our online retirement application. So when it's time for you to retire, 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 can't apply online for benefits.

The online *Retirement Estimator* for retirement planning is a valuable tool, however, you should also be aware that Social Security has many other online services. For example, people who receive benefits can sign-up online for direct deposit of benefits and changes of address.

Contacting Social Security

Visit www.socialsecurity.gov anytime to apply for benefits, open a **my Social Security** account, find publications, and get answers to frequently asked questions. Or, call us toll-free at **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call after Tuesday. We treat all calls confidentially. We also want to make sure you receive accurate and courteous service, so a second Social Security representative monitors some telephone calls. We can provide general information by automated phone service 24 hours a day. And, remember, our website, www.socialsecurity.gov, is available to you anytime and anywhere!



Social Security Administration

SSA Publication No. 05-10510

ICN 470114

Unit of Issue - HD (one hundred)

November 2015 (July 2013 edition may be used)