

Social Security Column

OUR ONLINE ESTIMATES HELP YOU PLAN FOR RETIREMENT AND MORE

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Social Security encourages all Americans to take steps toward ensuring their financial security. Wherever you are in life — starting your first job, beginning a family, or getting ready to retire — it’s never too late or too soon to start planning for the years ahead.

We’re here to help, and we offer a suite of online tools you can use to plan for a secure future for you and your family. Your personalized *Social Security Statement* is among the many resources available to you through your online *my Social Security* account.

This important planning document allows you to:

- Verify your lifetime earnings history;
- Estimate the Social Security benefits you’ll receive at retirement age;
- See if you qualify to receive disability benefits if you become gravely ill or injured; and

- Learn how your spouse and children may be provided for when you die.

You can open your own *my Social Security* account at www.socialsecurity.gov/myaccount.

Another tool you can use to estimate your possible monthly benefit amount is our *Retirement Estimator* at www.socialsecurity.gov/estimator. It shows you how much you may be eligible to receive based on different scenarios, like different future earnings amounts and various retirement dates.

To learn more about your retirement benefits, you can read *Your Retirement Benefit: How It's Figured* and *When to Start Receiving Retirement Benefits* at www.socialsecurity.gov/pubs/.

We also encourage you to review the other online benefit estimates available from Social Security, because responsible planning includes contingency plans.

To learn more about the important safety net Social Security provides if you become disabled or die, visit www.socialsecurity.gov/disability and www.socialsecurity.gov/survivors.

Social Security is with you through life's journey. Get to know us at www.socialsecurity.gov.

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