# How To Use The Online Retirement Estimator

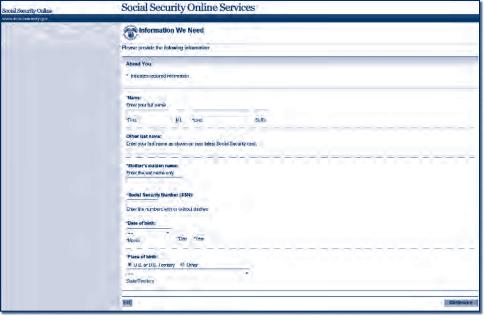




## <u>Step One</u>

What you need to fill out:

- Name;
- Mother's maiden name;
- Social Security number;
- Date of birth; and
- Place of birth.



Social Security (Juline:	Benefit Calculators	
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	Create Your Retirement Benefit Estimate	
Enterior de l'alia de social securitizantement l'autoritàrio	About the Retirement Estimator The Retirement Estimator calculates your benefit based on:	
	<ul> <li>Your actual earnings history as maintained by the Social Security Administration;</li> <li>Additional information you provide about future earnings; and</li> <li>The age at which you expect to stop working.</li> </ul>	
	The Retirement Estimator lets you:	
	Produce a quick retirement "Estimate", and     Create additional retirement scenarios.	
	Create Your Retirement Benefit Estimate Please provide some additional information to create your Retirement Benefit Estimate.	
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#### Step Two

Calculate your estimate, based on:

- Actual earnings; and
- Future estimated earnings.

## Step Three

Your estimate at:

- Your full retirement age;
- Age 70; and
- Age 62.

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www.icclulidc.l/hg.gov		
1	Your Retirement Benefit Estimate	
More Information	The amount you receive when you first start your benefits sets the base amount you will get for the rest of your life.	
Returned Receips By Year of Billio	You can get lower monthly payments for a longer period of time or higher monthly payments over a shorter period of time.	
Whan is the Best Ape to start Receiving then ement Benefits?	Assuming you continue earning about the same amount, if you	
Remething Social Security Develor With Minking	wait to start your benefits at your full retirement age (66 Years and 08 Month(s) for you), your monthly benefit will be	
Learn More Apoin Othern emits Lifeschildvand Survivor Benetits	about. \$1,105.00.	
<ul> <li>Brow Dave Feer Trees Manuel, you hight Quality.</li> <li>Special Scientifics.</li> </ul>	<ul> <li>delay starting your benefits until age 70, your monthly benefit will be about\$1,518,00.</li> <li>stop working at age 62 and start receiving Social Security benefits, your monthly benefit will be about\$701,00.</li> </ul>	
<ul> <li>Liesey bit Auch (to Clemene it Seneticy)</li> <li>Marp Chines and Collections</li> </ul>	Assumptions: We estimate your benefits using your average earnings over your working lifetime. If you worked last year, we will also assume that you will continue to work and make about the same amount as you entered for last year's samings.	
	These estimatés do not include.	
	· Medicare premiums or other amounts that may be deducted from your benefit	
	Any Social Security benefits you may be eligible for on the record of your current, divorced, or deceased former spouse.	
	A Rint/Save	
	< Frienous Los U.A. Crieste Additional Sceniulos	

Social Security Culine	Benefit Calculators
Andreas Annalise Annalise More Information	Vour Additional Retirement Scenarios  Pirst Scenario: Besed on a stop work age of 64 and average future annual earnings of \$42,000.00, your estimated Social Security benefit We be \$957.00 per month as of age 64.  Role: Your estimate is based on the later of your current age or your "stop work" age if footh ages are prior to age 62, we provide an estimate at age 52, which is the safet at which you can receive retirement bonefits.  What is the difference between retirement age and atop work age?  Second Scenario  Second Scenario  Second Scenario  *Xverage Future Annual Earnange: Estimate you average involve to your stop work age.  \$ 40: YOU
	Example: 400006r-40,000 er 0         Thirds Staenariso         Stop Work Age:         Sabaz the age at which you with stop working:         E7         Average Fubbre Annual Earnings:         Elstande you rave age annual earlings up to your stop work stop:         \$ 47, 300         Example: 40000 or 40,000 or 3

## **Additional Features**

- Create additional scenarios: -Change "stop work" age; and -Change future earnings; and
- Apply for retirement benefits.



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