



Social Security

# Online Retirement Estimator

[www.socialsecurity.gov](http://www.socialsecurity.gov)

# Online Retirement Estimator

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 also will 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 options.

## 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 does not match Social Security’s records, then you will receive an on-screen message that you cannot 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. This information then will be

combined with the information that Social Security has on record about your past earnings to provide a quick and reliable online benefit estimate. You will see only your final retirement estimates. The Retirement Estimator does not show the earnings record information used to calculate your final benefit estimate.

### **Is the Estimator really secure?**

The Retirement Estimator is completely secure. Social Security consulted extensively with privacy experts during its development. The Retirement Estimator does not reveal any personal 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 is time for

you to retire, use the most convenient method to apply for benefits online at **[www.socialsecurity.gov](http://www.socialsecurity.gov)**.

However, if you blocked access to your online retirement estimate, you cannot apply online for benefits.

People who take advantage of the online Retirement Estimator for retirement planning also should be aware that Social Security has many other online services for people who receive benefits, including online sign-up for direct deposit of benefits and changes of address.

## Contacting Social Security

For more information and to find copies of our publications, visit our website at **[www.socialsecurity.gov](http://www.socialsecurity.gov)** or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. until 7 p.m., Monday through Friday. We can provide automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.



### **Social Security Administration**

SSA Publication No. 05-10510

ICN 470114

Unit of Issue - HD (one hundred)

February 2012 (Recycle prior editions)



Printed on recycled paper