

How To Use The Online Retirement Estimator



www.socialsecurity.gov/estimator

The screenshot shows the Social Security Administration's Retirement Estimator page. At the top, there's a navigation bar with links for Home, my Social Security, Retirement, Disability, Survivors, SSI, Medicare, and Business Services. Below this is a search bar and a 'Sign In to my Social Security' link. The main heading is 'Retirement Estimator'. Underneath, there's a section titled 'How The Retirement Estimator Works' which explains that estimates are based on actual earnings records and that they are just estimates. It lists several reasons why estimates might differ from actual benefits. To the right, there's a 'Related Information' section with links for 'Estimate Your Life Expectancy', 'What is the best age to start receiving retirement benefits?', 'Benefits For Your Spouse', and 'Other Things To Consider'. Below that is an 'Online Applications' section with links for 'Apply Online For Retirement Benefits' and 'Apply Online For Spouse's Benefits'. A 'Note' box at the bottom right of the screenshot states: 'If you need information about how to move around in the Retirement Estimator, please read "How To Move Around In This Application."'

The Retirement Estimator

- How it works;
- Who can use it; and
- Time limits.

Step One

What you need to fill out:

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

The screenshot shows the 'Verify Your Identity' form. At the top, it says 'Please tell us who you are'. There are several sections with input fields: 'Your Name: As shown on your Social Security Card.' with fields for First, M.I., Last, and Suffix; 'Other last name:' with a text field; 'Mother's maiden name: Enter the last name only.' with a text field; 'Social Security Number (SSN):' with a text field; 'Date of birth:' with dropdown menus for Month, Day, and Year; and 'Place of birth:' with radio buttons for 'United States or U.S. Territory' and 'Other', and a dropdown for 'State/Territory'. On the right side, there's a box titled 'Your privacy is important.' with a link to the Privacy Act Statement. At the top right of the form, it says 'OMB No. 0960-0596 Paperwork Reduction Act'.

(over)



Social Security

The Official Website of the U.S. Social Security Administration

Retirement Estimator

Create Your Retirement Benefit Estimate

Please provide some earnings information so that we can calculate your retirement estimate.

Last Year's Earnings:

Only include wages or net self-employment income that is covered by Social Security.

\$

Example: 40000 or 40,000 or 0

Next

Exit

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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Retirement Estimator

Your Retirement Benefit Estimate

The age that you start your benefits determines how much you receive each month.

We created estimates for you at three common retirement ages using your earnings information. You can also add your own custom estimates by changing your stop work age and future earnings.

If you start your benefits:	And you earn an average of:	Your benefit will be about:
At full retirement (age 67)	\$40,000 a year (from now until full retirement)	\$1,525 a month
At age 70	\$40,000 a year (from now until age 70)	\$1,891 a month
At age 62	\$40,000 a year (from now until age 62)	\$1,040 a month

Add a New Estimate

Print this page

More Information

- Retirement Planner
- When to Start Receiving Retirement Benefits
- How We Estimated Your Benefits

Apply for Benefits Now



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Retirement Estimator

Add a New Estimate

What age do you plan to stop working?

If you select an age prior to 62, we will estimate your benefits starting at age 62.

What is your average future earnings (per year)?

Estimate your average yearly income between now and when you stop working.

\$

Example: 40000 or 40,000 or 0

Submit

Cancel

More Information

- What is the difference between Retirement Age & Stop Work Age?

Additional Features

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



Social Security Administration

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