



Securing today
and tomorrow

Retire Online

SSA.gov



Applying for Social Security retirement benefits is easier than ever. Go to www.ssa.gov/retirement to apply online. It's so easy!

Why should I use the online application?

Applying online for retirement benefits has several advantages:

- You can start your application immediately. There is no need to schedule an appointment.
- You can apply from the convenience of your home or office using your preferred device.
- You can avoid trips to a Social Security office, saving you time and money.

If you are unable to complete the application online, you will receive information about how to contact us by phone or schedule an appointment.

How secure is my personal information?

We use secure technology to keep your information private.

How does the online application make it easy to apply?

- You can complete your application in a single session or start the application and finish it later, without losing the information you entered.

- As you go through the application, you'll see "More Info" links. Select a link to learn more about the information you're being asked to provide.
- When you finish your application, you'll get a summary and receipt that you can save or print for your records.
- You can check the status of your application by signing in to your personal *my* Social Security account.

How do I use the online application?

- Go to ***www.ssa.gov/retirement*** to find important information and check your eligibility for benefits.
- Select "Learn how to apply" and "Start application".
- You will be asked to agree to a "Benefits Application Terms of Service."
- Select "Start a New Application" and create or sign in to your personal *my* Social Security account. If you are unable to create an account, you can still complete the online application. (We'll contact you after we receive and review your application.)
- The online application will guide you through a series of screens that will ask you questions about you, your family, and your work.
- You don't have to complete the application in one sitting. You can stop

and restart the application later using a re-entry number. Select “Return to a Saved Application” and enter your Social Security number and re-entry number. If you forgot or lost your re-entry number, you can retrieve it by signing in to your personal *my* Social Security account.

- Once you’ve answered all the questions, you’ll receive a summary of the information you provided. You can make changes using the “Edit” button.
- When you’re sure everything is correct, you will electronically sign the application. You will not be able to reenter the application to make changes after you select “Submit Now”.

What happens next?

Once we receive your application, we’ll review it and contact you if we need to verify your identity, clarify your answers, or need any documents.

We’ll let you know if you may be able to receive more money on the work record of another person, such as a current, deceased, or divorced spouse. We’ll also tell you if your spouse, child, or other family members may be able to receive benefits on your record.

When we have the necessary information and documents, we’ll process your application and mail you a letter with our decision.

Contacting Us

The most convenient way to do business with us is to visit www.ssa.gov to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit www.ssa.gov/foreign to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m.,

Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**

Social Security Administration

Publication No. 05-10522

February 2025 (Recycle prior editions)

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Produced and published at U.S. taxpayer expense