Social Security Column

# SOCIAL SECURITY IS HERE WHEN YOU’RE READY FOR RETIREMENT

By <Name>

Social Security <Title> in <Place>



When you think you’re ready to retire, we’re here to help you make an informed decision about when to apply for benefits. You should decide based on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount over a longer period? Or perhaps wait for a larger monthly payment over less time? The answer is personal and depends on several factors, such as your current and anticipated cash needs, health, and your family history on longevity. Most importantly, you should study your future financial needs and obligations, and estimate your future Social Security benefit.

The best and easiest way to estimate your future Social Security benefits is with a personal my Social Security account. You can create your free account at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount). Use your account to see how much you might receive each month based on the age at which you want to start receiving benefits.

We encourage you to weigh all the factors carefully before deciding when to begin receiving Social Security benefits. This decision affects the monthly benefit amount you will receive for the rest of your life and may affect benefits for your survivors.

**Social Security’s Online Retirement Resources**

Whether you’re ready to learn about, apply for, or manage your retirement benefits, our online resources make it easy for you to find the information you need. How easy? You can do it from your computer, tablet, and even smartphone!

On our website, you can:

* Get our publications.
* Estimate your benefits with one of our many **calculators**.
* Find your **Full Retirement Age**.
* Learn about **benefits for a spouse and family members**.
* **Apply** for benefits.
* **Manage** your benefits once you start receiving them.

You and your loved ones can discover all these resources at [www.ssa.gov/retirement](https://www.ssa.gov/retirement).

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