How to Use the Online Retirement Estimator

www.socialsecurity.gov/estimator

How the Retirement Estimator Works

The Retirement Estimator gives estimates based on your actual Social Security earnings record. Please keep in mind that these are just estimates. The actual amount you will receive, if you file for benefits, will depend on your actual benefit amount and may differ from the estimates provided because:

• Your personal earnings record is accurate and complete;
• Your estimated benefits are based on the earnings record;
• Your estimated benefits are rounded and may change during the year; and
• Your estimated benefits are subject to change because, by 2014, the payroll tax will be about 0.9% higher.

Your benefit amount may be affected by voluntary Social Security employment or pensions received from other sources, if you work while receiving Social Security benefits.

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

Who Can Use the Retirement Estimator

You can use the Retirement Estimator if:

• You are at least 18 years old;
• You are not currently receiving Social Security benefits; and
• You are not receiving benefits on your own Social Security record.

Applying for a Retirement Insurance or a Widow’s or Widower’s Benefit

You must have earned at least 40 quarters of coverage (at least 20 years of qualifying earnings) to receive a benefit. If you have less than 40 quarters of coverage, you may be able to receive a benefit based on the earnings of your spouse.

If you are applying the Retirement Estimator to see if you qualify for a benefit, you will be redirected to this Social Security Administration Web page to complete your application:

Step One

What you need to fill out.

• Name;
• Mother’s maiden name;
• Social Security number;
• Date of birth; and
• Place of birth.

Verify Your Identity

Please fill in the fields below:

Your Name:
First:
Middle:
Last:
Social Security Number: [redacted]
Mother’s maiden name:
Date of birth:
Place of birth: [redacted]
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.

Extra Features
• Create scenarios:
  — Change “stop work” age; and
  — Change future earnings; and
• Apply for retirement benefits.