



How To Use The Online Retirement Estimator

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Retirement Estimator



Related Information

- Estimate Your Life Expectancy
- Other Benefit Calculators
- What is the best age to start receiving retirement benefits?
- Benefits For Your Spouse
- Other Things To Consider
- Retirement Toolkit

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. We can't provide your actual benefit amount until you apply for benefits. **And that amount may differ from the estimates provided because:**

- Your earnings may increase or decrease in the future.
- After you start receiving benefits, they will be adjusted for cost-of-living increases.
- Your estimated benefits are based on current law. The law governing benefit amounts may change because, by 2034, the payroll taxes collected will be enough to pay only about 79 cents for each dollar of scheduled benefits.
- Your benefit amount may be affected by military service, railroad employment or pensions earned through work on which you did not pay Social Security tax.

Who Can Use the Retirement Estimator

You can use the Retirement Estimator if:

- You have enough Social Security credits at this time to qualify for benefits **and**
- You are **not**:
 - Currently receiving benefits on your own Social Security record;
 - Waiting for a decision about your application for benefits or Medicare;
 - Age 62 or older and receiving benefits on another Social Security record; or
 - Eligible for a Pension Based on Work Not Covered By Social Security.

If you are currently receiving only Medicare benefits, you can still get an estimate. For more information go to this link for our publication Retirement Information For Medicare Beneficiaries.

If you cannot use the Retirement Estimator or you want a survivors or disability benefit estimate, please use one of our other benefit Calculators.

Online Applications

- Apply Online For Retirement Benefits
- Apply Online For Spouse's Benefits

Note:
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.

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Verify Your Identity OMB No. 0960-0596
Paperwork Reduction Act

Please tell us who you are

Your Name:
As shown on your Social Security Card.

First M.I. Last Suffix

Other last name:

Mother's maiden name:
Enter the last name only.

Social Security Number (SSN):

Date of birth:
Month Day Year

Place of birth:
 United States or U.S. Territory Other
State/Territory

Your privacy is important.
For details about our use of your information, we encourage you to read our Privacy Act Statement.



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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.



Securing today and tomorrow

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