Retire Online
Applying for Social Security retirement benefits is easier than ever. Go to www.socialsecurity.gov to retire online. It’s so easy!

Why should I use the online application?
Applying online for retirement benefits offers several advantages:
• You can start your application immediately. There is no need to wait for an appointment;
• You can apply from the convenience of your home, or on any computer; and
• You can avoid trips to a Social Security office, saving you time and money.

How secure is my personal information?
We use secure technology to keep your information private.

How does the online application make it easy for me to apply?
• The application has a “retirement estimator” that gives you personal estimates of how much your benefit will be at different ages and different “stop work” dates.
• As you go through the application, you’ll see “More Info” links. If you need more information at any time to
answer a question, just select one of these links.

- When you finish your application, you’ll get a receipt that you can print and keep for your records.
- We’ll give you a confirmation number that you can use to check the status of your application online after you’ve applied.

How do I use the online application?

Go to www.socialsecurity.gov and select “Retirement.”

- We will guide you through a series of screens that will ask you questions about yourself, your family, and your work.
- You don’t have to complete the application all in one sitting. If you need a break, you can stop working on the application and restart it again without losing any of the information you entered.
- Once you’ve answered all of the questions, select “Submit Now.”
- Your application will be sent electronically to Social Security.

What happens next?

Once we receive your application, we’ll review it and contact you if we need clarification about your answers or if we need to see any documents.
We’ll also let you know if we think you may be able to receive more money on another person’s record, such as your spouse. We’ll also tell you if other family members may be able to receive benefits on your work record.

When we have all of the necessary information and documents, we’ll process your application and send you a letter in the mail about our decision.

Availability

The online application is available to you seven days a week during the following hours (Eastern time):

Monday-Friday: 5 a.m. until 1 a.m.
Saturday: 5 a.m. until 11 p.m.
Sunday: 8 a.m. until 11:30 p.m.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a my Social Security account, which you can use to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement 1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.
If you don’t have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. 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.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.