

Enhancing Financial Wellness: Promoting Online *my* Social Security Account Awareness

A personal *my* Social Security account allows your clients to securely access their official Social Security information online, including reviewing earnings records, downloading their *Social Security Statement*, estimating future benefits, and managing benefits once they begin. Accurate Social Security data is foundational to sound financial planning and is increasingly important as Americans make complex retirement, tax, and estate decisions.

Financial institutions and advisors are uniquely positioned to help clients take advantage of this secure tool. Encouraging account creation supports better financial decision-making, strengthens client trust, and helps protect your clients from fraud.

Why This Matters To Financial Institutions

An online *my* Social Security account is the only source of official, verified, individual-level earnings and benefit information directly from Social Security. When clients use their accounts, advisors can base guidance on real data rather than estimates, improving the accuracy of retirement projections, claiming strategies, tax planning, and survivor and estate planning. Clients can review their earnings history and report missing or incorrect earnings to Social Security, and access spousal and survivor benefit estimates, supporting more comprehensive planning. Clients may also download their *Social Security Statement* data in XML format for integration into financial planning software.

Account creation also supports fraud prevention and identity protection. Establishing an account helps individuals secure their personal information, prevents unauthorized access by bad actors, and reduces the risk of fraudulent benefit claims. Encouraging clients to open an online *my* Social Security account keeps them informed, engaged, and better prepared for retirement, reinforcing long-term relationships between advisors and clients. Encouraging account creation is a recognized best practice for cybersecurity and identity protection.

How Financial Institutions Can Help

Social Security encourages financial institutions to take the following actions to raise awareness of the benefits of creating a personal *my* Social Security accounts:

- Encourage your clients to create and maintain an online *my* Social Security account.
- Include account reminders in your existing client interactions, such as onboarding, annual reviews, or pre-retirement checklists. Make account creation a standard best practice.
- Share publicly available Social Security educational materials with your advisors and clients.

Note: Financial institutions are not asked to access client accounts or handle Social Security data.

Social Security Resources

Social Security makes publicly available, [plain-language materials](#) including web content, short videos, and infographics explaining what a *my* Social Security account is, how to create one, and why it matters. Clients can easily create or access their personal *my* Social Security account using their existing Login.gov or ID.me credentials, ensuring a secure sign-in experience.

As identity theft risks grow and retirement planning becomes more complex, access to accurate Social Security information is essential. Helping Americans establish and use their personal *my* Social Security accounts supports financial security, informed decision-making, and fraud prevention at scale.



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