Plan Today, Retire Secure Tomorrow

Social Security is joining forces with interested organizations to remind workers that effective planning today is the key to enjoying a secure retirement tomorrow.

Together with the American Savings Education Council, the Consumer Federation of America, the Women's Institute for a Secure Retirement, and the United States Department of the Treasury, we will be reaching out to the public in the coming months to get the word out that it's never too early—or too late—to start planning for retirement.

On average, Social Security retirement benefits replace only 40 percent of a worker's earnings. To enjoy a comfortable retirement, think of Social Security as a foundation. You will also need other reliable sources of income, such as pensions, savings, and investments.

One of the best ways to begin fashioning a sound retirement plan is by creating a *my* Social Security account. This valuable online resource lets workers estimate future Social Security benefits and verify that the earnings information we have for them is correct—since benefit amounts depend on earnings.

Make *my* Social Security part of your financial planning arsenal, along with our other online tools, such as our Retirement Estimator, Retirement Planner, Life Expectancy Calculator, and online retirement benefit application.

Creating a *my* Social Security account is easy and secure, and you'll be well on your way to taking charge of your financial future. Get started now at www.socialsecurity.gov/myaccount.