



Securing today
and tomorrow

Online Retirement Estimator

[SocialSecurity.gov](https://www.SocialSecurity.gov) |   

Social Security has an online calculator that provides immediate retirement benefit estimates to help you plan for your retirement. The online *Retirement Estimator* is a convenient, secure, and quick financial planning tool. The estimator will also let you create “what if” scenarios. You can, for example, change your “stop work” dates or expected future earnings to create and compare different retirement alternatives.

How does the *Estimator* work?

To use the *Retirement Estimator*, go to our website at **www.socialsecurity.gov/estimator**. You must enter certain identifying information about yourself, including your first name, last name, date of birth, Social Security number, place of birth, and mother’s maiden name. If the information that you provide doesn’t match Social Security’s records, then you’ll receive an on-screen message that you can’t use the *Retirement Estimator*.

If the personal information that you provide matches our records, then you can use the *Retirement Estimator* to enter other information, such as your expected retirement age and future wages. The estimator will combine this data with the information on Social Security’s record and calculate a reliable benefit estimate. You’ll see only your final retirement estimates. The *Retirement Estimator* doesn’t show the earnings record information used to calculate your final benefit estimate.

Is the *Estimator* secure?

The *Retirement Estimator* is secure. Social Security consulted extensively with privacy experts during its development. The *Retirement Estimator* doesn't reveal any confidential information, such as your address, earnings, or any other information that could lead to identity theft.

The *Retirement Estimator* also has a "blocking" feature that lets you prevent anyone from estimating your retirement benefit. If you decide to unblock your record, you must call or visit a Social Security office.

Can I also apply online for retirement benefits?

Yes. The *Retirement Estimator* even includes a link to our online retirement application. So when it's time for you to retire, use the most convenient method to apply for benefits online at **www.socialsecurity.gov**.

However, if you blocked access to your online retirement estimate, you can't apply online for benefits.

The online *Retirement Estimator* is a valuable tool for retirement planning; however, you should also be aware that Social Security has many other online services. For example, people who receive benefits can sign-up online for direct deposit of benefits and changes of address.

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 SSA-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.

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