



Partnering With You Through Life's Transitions

FINANCIAL
SERVICE GROUP INC.

Registered Investment Advisory Firm

Social Security Estimate Guide

Client Instructions

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A Fee-Only Financial Advisory Firm

In 2011, the Social Security Administration decided to no longer send benefit estimates to workers in an attempt to save money. This guide is a walk-through of the process to obtain your Social Security benefits estimate.

1. Go to <http://www.ssa.gov/estimator/>
2. Click **“Estimate Your Benefits”**

Social Security
The Official Website of the U.S. Social Security Administration

Home Retirement Disability Survivors SSI Medicare Business Services

Retirement Estimator

Mail Print

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 2036, the payroll taxes collected will be enough to pay only about 77 percent 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 and [Retirement Information for Medicare beneficiaries](#).

Estimate Your Retirement Benefits

Related Information

- [Estimate Your Life Expectancy](#)
- [What is the best age to start receiving retirement benefits?](#)
- [Other things to consider](#)

Note
If you need information about how to move around in the Retirement Estimator, please read [How to Move Around in This Application](#).

3. To read the Privacy Act Statement for Online Services, click the Blue link titled "**Privacy Act Statement**"
4. After you have read the privacy act, click the box next to "**I have read the Privacy Act Statement**"
5. Click "**I Agree**"

Social Security Online Services

 **Terms for Use of Online Services**
[Español](#)

! Use of this Online Service
You can use this website to get your personal information. If you are acting on behalf of another person, you cannot use this online service and should contact Social Security directly.

#3

The OMB control number for this form is 0960-0596; expiration date September 30, 2012. Please select the link below to read about SSA's legal authority for collecting information.
[Paperwork Reduction Act](#)

Privacy Act Statement for Online Services
[Privacy Act Statement](#)

I have read the Privacy Act Statement.

#4

Any person who knowingly and willingly makes any representation that is:

- false, in order to get information from our records, and/or
- intended to deceive us about the true identity of the individual,

could be punished by a fine or imprisonment, or both.

I have read and agreed to the above statement. I am the individual whose personal information I am requesting.

#5

6. Fill in requested information

7. Click "Continue"

Social Security Online Services



Information We Need

Please provide the following information:

About You

* Indicates required information

***Name:**
Enter your full name.

*First M.I. *Last Suffix

Other last name:
Enter your last name as shown on your latest Social Security card.

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

***Social Security Number (SSN):**

Enter the numbers with or without dashes

***Date of birth:**
--
*Month *Day *Year

***Place of birth:**
 U.S. or U.S. Territory Other
--
State/Territory

#7



Continue >

[Exit](#)

8. Fill in requested information

9. Click “Continue”

Social Security Online Services



Verify Your Information

If this information is correct, select "Continue". If this information is incorrect, select "Edit" to go back and correct it.

[Edit](#) **About You**

Your full name [REDACTED]
Your mother's maiden name [REDACTED]
Your Social Security number [REDACTED]
Your date of birth [REDACTED]
Your place of birth [REDACTED]

#9

[Continue >](#)

10. Put last year's earnings in the box.

11. Click “Create Estimate”

Benefit Calculators



Create Your Retirement Benefit Estimate

About the Retirement Estimator

The Retirement Estimator calculates your benefit based on:

- Your actual earnings history as maintained by the Social Security Administration;
- Additional information you provide about future earnings; and
- The age at which you expect to stop working.

The Retirement Estimator lets you:

- Produce a quick retirement "Estimate", and
- Create additional retirement scenarios.

#10

Create Your Retirement Benefit Estimate
Please provide some additional information to create your Retirement Benefit Estimate.

Last year's earnings
Enter wages or net self-employment income if covered by Social Security.
\$
Example: 40000, 40,000 or 0

#11

[Create Estimate](#)

[Log Out](#)

12. Click "Print/Save"



Your Retirement Benefit Estimate

The amount you receive when you first start your benefits sets the base amount you will get for the rest of your life.

You can get lower monthly payments for a longer period of time or higher monthly payments over a shorter period of time.

Assuming you continue earning about the same amount, if you

- wait to start your benefits at [your full retirement age](#) (67 Years and 00 Month(s) for you), your monthly benefit will be about: [REDACTED]
- delay starting your benefits until **age 70**, your monthly benefit will be about: [REDACTED]
- stop working at **age 62** and start receiving Social Security benefits, your monthly benefit will be about: [REDACTED]

Assumptions: We estimate your benefits using your average earnings over your working lifetime. If you worked last year, we will also assume that you will continue to work and make about the same amount as you entered for last year's earnings.

These estimates do not include:

- [Medicare](#) premiums or other amounts that may be deducted from your benefit.
- Any Social Security [benefits you may be eligible for](#) on the record of your current, divorced, or deceased former spouse.

 [Print/Save](#) #12

[< Previous](#) [Log Out](#) [Create Additional Scenarios](#)

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