

SSA – It’s No Labor to Apply Online for Retirement Benefits

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If you’re like most workers, you’ve labored hard throughout the summer. On Labor Day weekend you hopefully were able to kick back and take a rest from all of your hard work. But starting this fall may be a good time to take a look at your retirement plans.

The best starting point is to visit Social Security’s *Retirement Estimator* at www.socialsecurity.gov/estimator. The *Retirement Estimator* is an easy way to get an instant, personalized estimate of future retirement benefits. The *Estimator* uses your actual earnings history to compute a benefit estimate. However, for privacy purposes, we do not display your earnings. You can enter a variety of scenarios, such as different earnings amounts and retirement dates, to find out how they will change your benefit amount.

If the picture looks better than you anticipated, you might decide it’s time to punch your last time card and leave the labor force for retirement sooner than you expected. If that’s the case, the easiest way to apply for retirement is online.

It used to be a labor to apply for benefits. It used to mean making a trip to a Social Security office and then being required to fill out paperwork. Now, you can visit www.socialsecurity.gov/applyonline to find out everything you need to know about applying online for retirement benefits — and to proceed with filing the application online in as little as 15 minutes.

In most cases, once you submit your online application electronically, that’s it. There are no additional forms to sign or paperwork to complete. In rare cases where we need additional information, a representative will contact you.

Learn more about Social Security at www.socialsecurity.gov.

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