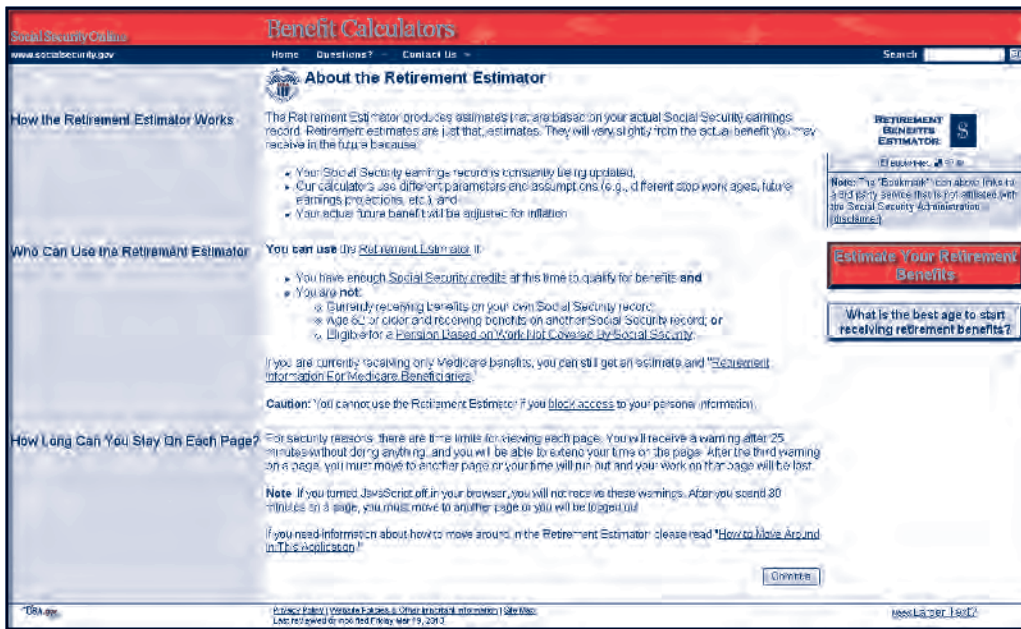


How To Use The Online Retirement Estimator



www.socialsecurity.gov/estimator



The Retirement Estimator

- How it works;
- Who can use it; and
- Time limits.



Step One

What you need to fill out:

- Name;
- Social Security number;
- Date of birth;
- Place of birth; and
- Mother's maiden name.

(over)

Social Security Online
www.socialsecurity.gov

Benefit Calculators

Create Your Retirement Benefit Estimate

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.

Please provide some additional information to create your Retirement Benefit Estimate:

Enter your last year's earnings (wages and/or net self-employment income) if covered by Social Security: \$

Example: 40000 or 40,000 or 0

[Create Estimate](#)

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Step Two

Calculate your estimate, based on:

- Actual earnings; and
- Future estimated earnings.



Step Three

Your estimate:

- At age 62, or current age if older than 62;
- At full retirement age; and
- At age 70.

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Benefit Calculators

Your Retirement Benefit Estimate

At your current earnings rate, if you stop working and start receiving Social Security benefits...

At age 62, your monthly benefit will be about... **\$776.00**.

At full retirement age (66 Years and 00 Month(s) for you), your monthly benefit will be about... **\$1,212.00**.

At age 70, your monthly benefit will be about... **\$1,841.00**.

Assumptions: We estimate your benefits using your average earnings over your working lifetime. We also assume that as you continue to work you will make about the same as you entered for last year's earnings. The estimates are similar to the estimates you receive in your annual *Social Security Statement*. These estimates do not include Medicare premiums or other amounts that may be deducted from your benefit.

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Benefit Calculators

Your Additional Retirement Scenarios

Scenario Results

Scenario One: Based on a stop work age of 62, and average future annual earnings of **\$60,000.00**, your estimated Social Security benefit will be **\$776.00** per month as of age 62.

Note: Your estimate is based on the later of your current age or your "stop work" age. If both ages are prior to age 62, we provide an estimate at age 62, which is the earliest age at which you can receive retirement benefits.

Create Additional Scenarios

Scenario Two:

1. Stop Work Age:

2. Average Future Annual Earnings: \$

Example: 40000 or 40,000 or 0

Scenario Three:

1. Stop Work Age:

2. Average Future Annual Earnings: \$

Example: 40000 or 40,000 or 0

[Create Scenarios](#)

More Information

	Scenarios		Results	
	Stop Work Age	Future Earnings	Monthly Benefit	As Of
1.	62	\$60,000.00	\$776.00	Age 62

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Additional Features

- Create additional scenarios:
 - Change "stop work" age; and
 - Change future earnings.
- Request a *Social Security Statement*; and
- Apply for retirement benefits.



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