

Your Retirement



Learn Why Millions Apply Online For Social Security

(NAPSA)—For millions of people across America, the concept of retirement has changed significantly. “Retiring” used to mean taking it easy. Today, it’s a more active time than ever; a time for new interests, being involved with family and friends, volunteering, and paying attention to being physically and mentally fit.

Retirees live healthier, work longer, and play harder. It’s the new normal. Even the momentous act of applying for retirement benefits—which used to require a visit to the Social Security office—has become more convenient, easier, and faster for busy “retirees.”

Thinking about applying for your benefits? Begin at Social Security’s website—www.socialsecurity.gov. It offers a wealth of services, information, and tools to help you plan for a better retirement. When you are ready, you can apply for benefits online, from home. No appointment, no travel to a busy government office, no worry that you’ve brought all the right paperwork.

The online retirement application is easy to use. In most cases, it will take you less than 15 minutes to complete. You also can save your unfinished work at any point and finish later. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

Before you apply, you need to consider several factors. For people born in 1938 or later, “full retirement age” has gradually increased, and for people born after 1959, it is age 67. You can apply for reduced benefits as early as age 62. You also should consider whether you want to work in retirement, health issues, your family’s monetary needs, and future financial obligations. Social Security offers several online tools to help you explore your retirement options.

Regardless of your age, there



Applying for Social Security benefits has never been easier. The online process is quick and secure, and offers services and tools to help plan your retirement.

are advantages to creating a personal *my* Social Security account. It gives you complete access to your personal information, including your lifetime earnings and estimated retirement, disability, and survivor’s benefits for you and your family. There are advanced security features to protect your privacy. You can have unique text message codes sent to your cell phone each time you sign in.

There’s even an address bar at the top of your screen indicating the website has an extended validation certificate. This means your information will be encrypted and that the website has been verified by a certification authority.

When you receive Social Security benefits, your personal account will be the best way to manage them, enabling you to start or change direct deposit of your payments, get proof of benefits, and more.

More than 7 million people have chosen to retire the fast, convenient, and stress-free way—online. In fact, last year, almost 50 percent retired online. Choose the most convenient option to retire by visiting www.socialsecurity.gov.