

Understanding my Social Security



Millions Are Already Doing It...Are You?

(NAPSA)—Whether retirement seems like it's just around the corner or years away, it's good to know that Social Security is working for you now—even if you're not receiving benefits yet. How? By providing you with the information you need to plan ahead for the retirement you want.

One of the best tools for planning a secure retirement is waiting for you at www.socialsecurity.gov: a *my Social Security* account. When you create your personal *my Social Security* online account, you'll be able to get your online *Social Security Statement*, review your lifetime earnings history (and catch any errors while it's easier to fix them), see estimates of your future benefits, and more—important information that can help you plan and save for greater peace of mind.

How to get started.

Opening a *my Social Security* account online is quick, safe, free, and easy. It takes only minutes. Go to the Social Security website at www.socialsecurity.gov and click on *my Social Security*. Then follow the instructions for creating your secure, online account. You must be at least 18 years of age and have:

- A valid e-mail address,
- A Social Security number, and
- A U.S. mailing address.

You'll also need to provide some personal information and answer some questions only you are likely to know. This process protects you and keeps your information private. There are extra security features, too. You can have unique text message codes sent to your cell phone each time you want to sign in. There's even an address bar at the top of your screen indicating the website has an extended validation certificate. This means the information you provide to Social



It's never too early—or too late—to plan for retirement.

Security will be encrypted and that the website has been verified by a certification authority.

**You've created an account.
Now what?**

Once you see your estimated retirement benefits, you can really start to plan, invest, and save with more confidence. You can even explore when you might retire.

While Social Security will be here to provide you with a secure foundation in the future, it was never intended to be your sole source of retirement income. You may want to put aside more for a comfortable retirement.

And once you do retire, or start receiving benefits for any reason, your *my Social Security* account is the best place to manage those benefits. You can use your account to get an instant benefit verification letter, change your address and phone number on Social Security's records, and start or change direct deposit of your benefit payment.

More than 11 million people have opened a safe and secure *my Social Security* account. Join them—take control of your future retirement security by signing up for a *my Social Security* account. Learn more and create yours today at www.socialsecurity.gov.