



Managing Your Finances

A Free Tool From The Social Security Administration You Need

(NAPS)—Whether you are receiving Social Security benefits or retirement is years away, the Social Security Administration (SSA) has a free and secure online tool you want to check out today. According to SSA, more than 55 million people have already created their own online **my Social Security** account at www.ssa.gov/myaccount.

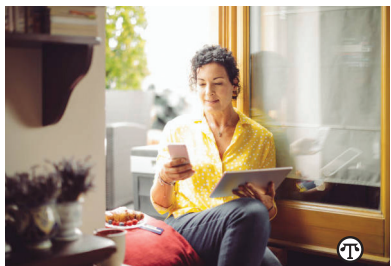
You can create your account in about 15 minutes. Why should you create an account? Your personal **my Social Security** account puts you in control of your Social Security information and benefits, and provides you immediate access to get or request assistance from SSA without calling Social Security or scheduling an appointment. Check out below what you can do whether you do or don't receive benefits.

If you are not receiving benefits:

A **my Social Security** account provides personalized tools, tailored for you. You can:

- Request a replacement Social Security card (in most states);
- Estimate future benefits;
- View estimates for spouse's benefits;
- View your *Social Security Statement* to verify your earnings history and see benefits estimates;
- Print proof that you do not receive benefits;
- Apply for benefits; and
- Check the status of your application or appeal.

Your personal earnings history and estimates of future benefits are great resources to help you plan for retirement. Working and paying Social Security taxes on those earnings is how you build Social Security credits to become eligible for Social Security retirement



You can control your Social Security account from the comfort of home.

and disability benefits. If you have a financial planner, don't forget to discuss how you can use the information in your *Social Security Statement* to help you plan and know what to expect when you are ready to retire.

When you do receive benefits:

Your personal **my Social Security** account gives you access to many Social Security services from the comfort of your home or on the go. You can:

- Request a replacement Social Security card (in most states) or Medicare card;
- Print your benefit verification letter;
- Change your address;
- Set up or change your direct deposit;
- Print your Social Security 1099 (SSA-1099) for tax purposes; and
- Opt-out of mailed notices for those available online.

With a **my Social Security** account, you are no longer limited to phone, mail or an in-person appointment to get help from Social Security. The system safely protects your personal information, so you can access your account from anywhere.

Visit www.ssa.gov/myaccount today to sign up and take advantage of what you can do online with Social Security.