

FIND SECURITY WITH A SOLID RETIREMENT PLAN

By Kirk Larson

Social Security Western Washington Public Affairs Specialist

Achieving financial independence is key to enjoying a satisfying retirement. Social Security has many tools to help you plan for your future.

Prepare for a secure, comfortable retirement by visiting www.socialsecurity.gov/myaccount. Once there, open a secure *my Social Security* account and assess your financial needs. You'll get immediate access to your personal *Social Security Statement*, your earnings record, and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. You can also ensure your earnings are correct, since your future benefits are based on your earnings record.

Choosing when to retire is an important decision. At our *Retirement Estimator*, which you can find at www.socialsecurity.gov/estimator, you can get an estimate of your future benefit amount. You can use "what if" scenarios to see how your benefit amounts will change with different retirement dates and future earnings estimates.

Also, visit www.myra.gov to check out *myRA*, a new retirement savings option from the Department of the Treasury for the millions of Americans who face barriers to saving for retirement. *myRA* is a simple, secure, and affordable way to help you take control of your future.

Once you are ready to retire, apply at www.socialsecurity.gov/retire. Our online retirement application is the easiest and fastest way to apply for Social Security retirement benefits. It can take you as little as 15 minutes to complete. There are no forms to sign, and usually no documentation is required. Additionally, you can apply online from the convenience of your home. Learn more about Social Security retirement benefits by reading our publication at www.socialsecurity.gov/pubs.

With all of these resources in place, you too can prepare to reap the joys of a financially secure retirement. Learn more at www.socialsecurity.gov.