



Securing today
and tomorrow

Retire Online

SSA.gov



Applying for Social Security retirement benefits is easier than ever. Go to **www.ssa.gov** to apply online. It's so easy!

Why should I use the online application?

Applying online for retirement benefits offers several advantages:

- You can start your application immediately. There is no need to schedule an appointment.
- You can apply from the convenience of your home or on any computer.
- You can avoid trips to a Social Security office, saving you time and money.

How secure is my personal information?

We use secure technology to keep your information private.

How does the online application make it easy for me to apply?

- You can complete your application in a single session or start the application now and finish it sometime later without losing the information you entered, by selecting "Return to a Saved Application."
- As you go through the application, you'll see "More Info" links. If you have a question, just explore these links.

- When you finish your application, you'll get a receipt that you can print and keep for your records.
- We'll give you a confirmation number that you can use to check the status of your application online.

How do I use the online application?

- Go to ***www.ssa.gov*** and select "Retirement." The retirement page will provide you with important information you need to know about the application requirements.
- Click on "Apply Online For Retirement Benefits."
- You will be asked to agree to a "Benefits Application Terms of Service."
- Create or sign in to your personal *my* Social Security account. If you are not able to create an account, you can still complete your application for retirement benefits online. After we receive your application, one of our representatives may contact you to verify your identity. If you are unable to complete the application online, you will receive specific information about how to contact us by phone or schedule an appointment.
- We will guide you through a series of screens that will ask you questions about yourself, your family, and your work.

- You don't have to complete the application all in one sitting. If you need a break, you can stop working on the application and restart it again without losing any of the information you entered, by selecting "Return to a Saved Application."
- Once you've answered the questions, sign electronically and select "Submit Now."

What happens next?

Once we receive your application, we'll review it and contact you if we need clarification about your answers or if we need to see any documents.

We'll also let you know if you may be able to receive more money on another person's record, such as your spouse's. We'll let you know if other family members may be able to receive benefits on your work record.

When we have the necessary information and documents, we'll process your application and send you a letter in the mail about our decision.

Contacting Us

The most convenient way to do business with us is to visit **www.ssa.gov** to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card;

get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S. Access to your personal *my* Social Security account may be limited for users outside the United States.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week, so you do not need to speak with a representative.

If you need to speak with someone, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



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