

# How To Use The Online Retirement Estimator



[www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator)

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## Benefit Calculators

### About the Retirement Estimator

**How the Retirement Estimator Works**

The Retirement Estimator produces estimates that are based on your actual Social Security earnings record. Retirement estimates are just that, estimates. They will vary slightly from the actual benefit you may receive in the future because:

- Your Social Security earnings record is constantly being updated;
- Our calculators use different parameters and assumptions (e.g., different stop work ages, future earnings projections, etc.); and
- Your actual future benefit will be adjusted for inflation.

**Who Can Use the Retirement Estimator**

You can use the Retirement Estimator if:

- You are **not** currently receiving benefits on your own Social Security record;
- You are **not** a Medicare beneficiary;
- You have enough Social Security credits at this time to qualify for benefits; and
- You are **not** eligible for a Pension Based on Work Not Covered By Social Security.

**How Long Can You Stay On Each Page?**

For security reasons, there are time limits for viewing each page. You will receive a warning after 25 minutes without doing anything, and you will be able to extend your time on the page. After the third warning on a page, you must move to another page or your time will run out and your work on that page will be lost.

**Note:** If you turned JavaScript off in your browser, you will not receive these warnings. After you spend 30 minutes on a page, you must move to another page or you will be logged out.

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**Caution:** You cannot use the Retirement Estimator if you are covered by Medicare, currently receive benefits based on your earnings or you **block access** to your personal information.

**Estimate Your Retirement Benefits**

## The Retirement Estimator

- How it works;
- Who can use it; and
- Time limits.

### Step One

What you need to fill out:

- Name;
- Social Security number;
- Date of birth;
- Place of birth; and
- Mother's maiden name.

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## Social Security Online Services

### Information We Need

Please provide the following information:

Enter your full name:

First name; middle initial, if any; last name; Suffix, if any

Other last name:

For example, your name as shown on a recent letter from Social Security or your maiden name

Enter Your Social Security number:

Enter numbers without dashes, for example, 123456789

Select your date of birth:

Place of birth: U.S. State or Territory

Select state or enter name of foreign country of birth Or Foreign Country

Mother's Maiden Name:

Last name only

(over)

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## Benefit Calculators

### Create Your Retirement Benefit Estimate

**About the Retirement Estimator**

The Retirement Estimator calculates your benefit based on

- Your actual earnings history as maintained by the Social Security Administration.
- Additional information you provide about future earnings, and
- The age at which you expect to stop working.

The Retirement Estimator lets you

- Produce a quick retirement "Estimate", and
- Create additional retirement scenarios.

**Create Your Retirement Benefit Estimate**

Please provide some additional information to create your Retirement Benefit Estimate

Enter your last year's earnings (wages and/or net self-employment income) if covered by Social Security:

\$ \_\_\_\_\_  
Example: 40000 or 40,000 or 0

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**Step Two**

Calculate your estimate, based on:

- Actual earnings, and
- Future estimated earnings.



**Step Three**  
Your estimate:

- At age 62, or current age if older than 62;
- At full retirement age; and
- At age 70.

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## Benefit Calculators

### Your Retirement Benefit Estimate

**More Information**

- [When to Start Your Benefits](#)
- [Receiving Social Security benefits while working](#)
- [Learn more about other family, disability, and survivor benefits](#)
- [Ready to Apply for Retirement Benefits?](#)
- [More Charts and Calculators](#)
- [Request a Social Security Statement](#)

At your current earnings rate, if you stop working and start receiving Social Security benefits

**At age 62**, your monthly benefit will be about **\$776.00**

**At full retirement age** (66 Years and 00 Month(s) for you), your monthly benefit will be about **\$1,212.00**

**At age 70**, your monthly benefit will be about **\$1,841.00**

**Assumptions:** We estimate your benefits using your average earnings over your working lifetime. We also assume that as you continue to work you will make about the same as you entered for last year's earnings. The estimates are similar to the estimates you receive in your annual *Social Security Statement*. These estimates do not include Medicare premiums or other amounts that may be deducted from your benefit.

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**Additional Features**

- Create additional scenarios:
  - Change "stop work" age; and
  - Change future earnings.
- Request a *Social Security Statement*; and
- Apply for retirement benefits.

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## Benefit Calculators

### Your Additional Retirement Scenarios

**Scenario Results**

**Scenario One:** Based on a stop work age of 62, and average future annual earnings of \$60,000.00, your estimated Social Security benefit will be \$776.00 per month as of age 62.

Note: Your estimate is based on the later of your current age or your "stop work" age. If both ages are prior to age 62, we provide an estimate at age 62, which is the earliest age at which you can receive retirement benefits.

**Create Additional Scenarios**

**Scenario Two:**

- Stop Work Age:
- Average Future Annual Earnings: \$ \_\_\_\_\_  
Example: 40000 or 40,000 or 0

**Scenario Three:**

- Stop Work Age:
- Average Future Annual Earnings: \$ \_\_\_\_\_  
Example: 40000 or 40,000 or 0

**More Information**

- [Ready to Apply for Retirement Benefits?](#)
- [More charts and calculators](#)
- [Request a Social Security Statement](#)

Scenario	Stop Work Age	Future Earnings	Results	As Of
1	62	\$60,000.00	Monthly Benefit: \$776.00	Age 62

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