



How To Create An Online Account

You can create a **my Social Security** account to access your *Social Security Statement* to check your earnings and get your benefit estimates.

If you receive benefits, you can also:

- get your benefit verification letter;
- change your address and phone number;
- start or change your direct deposit;
- request a replacement Medicare card; and
- get a replacement SSA-1099 or SSA-1042S for tax season.

Even if you do not currently receive benefits, you can get a benefit verification letter stating that you:

- never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
- received benefits in the past, but do not currently receive them (The letter will include the date your benefits stopped and how much you received that year.); or
- applied for benefits but haven't received an answer yet.

There is no fee to create a **my Social Security** account, but you must have an email address. See other side for instructions on setting up an account using an activation code.

Email account set up

There are many options available to set up an email address and it can be done in as little as five minutes. Each email provider has its own criteria for setting up an account and you must accept the provider's terms of use agreement. Some examples of free email providers include:

AOL: aolmail.com

Gmail: gmail.com

iCloud Mail (Apple): icloud.com

Outlook: outlook.com

Yahoo: yahoo.com

**This is not a complete list of email providers. Social Security is not endorsing any of these particular email account provider(s), as you may use other email account providers as appropriate.*

NOTE: *Even if you do not use email on the computer, if you have a smart phone it is likely that you already have an email account. Contact your cell phone service provider to find out.*

Setting up your own **my Social Security** account

After you have a valid email address, you are ready to set up your own **my Social Security** account. To set up your account, visit www.socialsecurity.gov/myaccount then follow the steps below and on the back of this page:

You probably plan to receive Social Security benefits someday. Maybe you already do. Either way, you'll want a **my Social Security** account to:

- Keep track of your earnings and verify them every year;
- Get an estimate of your future benefits if you are still working;
- Get a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
 - Change your address;
 - Start or change your direct deposit;
 - Get a replacement Medicare card; and
 - Get a replacement SSA-1099 or SSA-1042S for tax season.

Setting up an account is quick, secure, and easy. Join the millions and create an account now!

*With instant access to your *Social Security Statement* at any time, you will no longer receive one periodically in the mail, saving money and the environment. Thank you for Going Green!

If you would like to receive your *Social Security Statement* by mail, please follow these instructions.

Create an Account

Sign In

Enter Activation Code

Step 1. Select "Create An Account."

To create a **my Social Security** account, you must be at least 18 years old and have:

- A valid email address;
- A Social Security number; and
- A U.S. mailing address.

(over)

Social Security Online
Office of the Chief Actuary



Social Security Benefits

Effect of Early or Delayed Retirement on Retirement Benefits

Benefit, as a percentage of Primary Insurance Amount (PIA), payable at ages 62-67 and age 70

| Year of birth | Normal Retirement Age (NRA) | Credit for each year of delayed retirement after NRA (percent) | Benefit, as a percentage of PIA, beginning at age-- | | | | | | |
|----------------|-----------------------------|--|---|------------------|------------------|------------------|--------------------|---------------------|--------------------|
| | | | 62 | 63 | 64 | 65 | 66 | 67 | 70 |
| 1924 | 65 | 3 | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 103 | 106 | 115 |
| 1925-26 | 65 | 3 $\frac{1}{2}$ | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 103 $\frac{1}{2}$ | 107 | 117 $\frac{1}{2}$ |
| 1927-28 | 65 | 4 | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 104 | 108 | 120 |
| 1929-30 | 65 | 4 $\frac{1}{2}$ | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 104 $\frac{1}{2}$ | 109 | 122 $\frac{1}{2}$ |
| 1931-32 | 65 | 5 | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 105 | 110 | 125 |
| 1933-34 | 65 | 5 $\frac{1}{2}$ | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 105 $\frac{1}{2}$ | 111 | 127 $\frac{1}{2}$ |
| 1935-36 | 65 | 6 | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 106 | 112 | 130 |
| 1937 | 65 | 6 $\frac{1}{2}$ | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 106 $\frac{1}{2}$ | 113 | 132 $\frac{1}{2}$ |
| 1938 | 65, 2 mo. | 6 $\frac{1}{2}$ | 79 $\frac{1}{6}$ | 85 $\frac{5}{9}$ | 92 $\frac{2}{9}$ | 98 $\frac{8}{9}$ | 105 $\frac{5}{12}$ | 111 $\frac{11}{12}$ | 131 $\frac{5}{12}$ |
| 1939 | 65, 4 mo. | 7 | 78 $\frac{1}{3}$ | 84 $\frac{4}{9}$ | 91 $\frac{1}{9}$ | 97 $\frac{7}{9}$ | 104 $\frac{2}{3}$ | 111 $\frac{2}{3}$ | 132 $\frac{2}{3}$ |
| 1940 | 65, 6 mo. | 7 | 77 $\frac{1}{2}$ | 83 $\frac{1}{3}$ | 90 | 96 $\frac{2}{3}$ | 103 $\frac{1}{2}$ | 110 $\frac{1}{2}$ | 131 $\frac{1}{2}$ |
| 1941 | 65, 8 mo. | 7 $\frac{1}{2}$ | 76 $\frac{2}{3}$ | 82 $\frac{2}{9}$ | 88 $\frac{8}{9}$ | 95 $\frac{5}{9}$ | 102 $\frac{1}{2}$ | 110 | 132 $\frac{1}{2}$ |
| 1942 | 65, 10 mo. | 7 $\frac{1}{2}$ | 75 $\frac{5}{6}$ | 81 $\frac{1}{9}$ | 87 $\frac{7}{9}$ | 94 $\frac{4}{9}$ | 101 $\frac{1}{4}$ | 108 $\frac{3}{4}$ | 131 $\frac{1}{4}$ |
| 1943-54 | 66 | 8 | 75 | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 108 | 132 |
| 1955 | 66, 2 mo. | 8 | 74 $\frac{1}{6}$ | 79 $\frac{1}{6}$ | 85 $\frac{5}{9}$ | 92 $\frac{2}{9}$ | 98 $\frac{8}{9}$ | 106 $\frac{2}{3}$ | 130 $\frac{2}{3}$ |
| 1956 | 66, 4 mo. | 8 | 73 $\frac{1}{3}$ | 78 $\frac{1}{3}$ | 84 $\frac{4}{9}$ | 91 $\frac{1}{9}$ | 97 $\frac{7}{9}$ | 105 $\frac{1}{3}$ | 129 $\frac{1}{3}$ |
| 1957 | 66, 6 mo. | 8 | 72 $\frac{1}{2}$ | 77 $\frac{1}{2}$ | 83 $\frac{1}{3}$ | 90 | 96 $\frac{2}{3}$ | 104 | 128 |
| 1958 | 66, 8 mo. | 8 | 71 $\frac{2}{3}$ | 76 $\frac{2}{3}$ | 82 $\frac{2}{9}$ | 88 $\frac{8}{9}$ | 95 $\frac{5}{9}$ | 102 $\frac{2}{3}$ | 126 $\frac{2}{3}$ |
| 1959 | 66, 10 mo. | 8 | 70 $\frac{5}{6}$ | 75 $\frac{5}{6}$ | 81 $\frac{1}{9}$ | 87 $\frac{7}{9}$ | 94 $\frac{4}{9}$ | 101 $\frac{1}{3}$ | 125 $\frac{1}{3}$ |
| 1960 and later | 67 | 8 | 70 | 75 | 80 | 86 $\frac{2}{3}$ | 93 $\frac{1}{3}$ | 100 | 124 |

Note: Persons born on January 1 of any year should refer to the previous year of birth.

Social Security

Official Social Security Website

Benefits Planner: Income Taxes And Your Social Security Benefits

Some people have to pay federal income taxes on their Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your benefits.

No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on Internal Revenue Service (IRS) rules. If you:

- **file a federal tax return as an "individual"** and your *combined income** is
 - between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$34,000, up to 85 percent of your benefits may be taxable.
- **file a joint return**, and you and your spouse have a *combined income** that is
 - between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
 - more than \$44,000, up to 85 percent of your benefits may be taxable.
- **are married and file a separate tax return**, you probably will pay taxes on your benefits.

***Note:**

$$\begin{aligned} & \text{Your adjusted gross income} \\ & \quad + \text{Nontaxable interest} \\ & + \frac{1}{2} \text{ of your Social Security benefits} \\ & = \text{Your "**combined income**"} \end{aligned}$$

Each January you will receive a *Social Security Benefit Statement* (Form SSA-1099) showing the amount of benefits you received in the previous year. You can use this *Benefit Statement* when you complete your federal income tax return to find out if your benefits are subject to tax.