



Social Security: With You Through Life's Journey...



Securing today
and tomorrow





America Saves Education Council

Outreach and Tools from Government Agencies for Retirement Savings Panel

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Securing today
and tomorrow

[SocialSecurity.gov](https://www.SocialSecurity.gov)



- Social Security has provided financial protection for our nation's people for over 80 years. Chances are, you either receive Social Security benefits or know someone who does. With retirement, disability, and survivors benefits, Social Security is one of the most successful anti-poverty programs in our nation's history.
- We are passionate about supporting our customers by delivering financial support, providing superior customer service, and ensuring the safety and security of your information — helping you secure today and tomorrow.
- One of our priorities is getting you secure access to the information you need when, where, and how you need it. Whether it is in person, over the phone, or through your personal *my* Social Security account, we are committed to providing superior customer service to put you in control.





Social Security Retirement Tools

- Retirement Age Calculator
- Retirement Estimator
- Windfall Elimination Provision Calculator
- Social Security Quick Calculator
- Government Pension Offset Calculator
- my Social Security Account
- *my* Social Security Account





Retirement Age Calculator

- This tool can be used by anyone.
- It is an online tool that allows a person to select their birth year to get their full retirement age.
- The tool also show the deduction of retirement benefits by percentage beginning at age 62; the earliest age of eligibility.
- The tool is available at <https://www.ssa.gov/planners/retire/ageincrease.html>.





Retirement Estimator

- This tool can be used by anyone over the age of 18 with IRS posted wages.
- It is an online tool allows a person to enter their name, date of birth, social security number, place of birth and mother's maiden name. The information must match Social Security records.
- It also allows a person to enter expected retirement age and future wages.
- The estimator will compare and combine records and calculate a final benefit estimate.
- The tool is available at www.socialsecurity.gov/estimator.





Windfall Elimination Provision Calculator

- The tool is for people who have earnings not covered by Social Security such as those who work for federal, state, or local governments or outside of the United States.
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- This online tool allows a person to input their date of birth, age at retirement, non-covered pension amount and annual earnings covered by Social Security.
- It also allows a person to select the estimate in today's dollars or future dollars.
- The tool is available at <https://www.ssa.gov/planners/retire/anyPiaWepjs04.html>.





Social Security Quick Calculator

- The tool can be used by anyone.
- This online tool allows a person to input their date of birth, current salary and desired month and year of retirement.
- The tool provides estimates on the dollar amount for retirement, disability and survivor benefits based on today's dollars and future dollars with inflation.
- The tool is available at <https://www.ssa.gov/OACT/quickcalc/>.





Government Pension Offset Calculator

- This online tool is for people who will receive a pension for work not covered by Social Security (such as government employment) and eligible to receive benefits from their spouse's record.
- The Social Security benefits they may be eligible for on spouse's record may be reduced.
- It allows a person to input estimated growth monthly amount of their pension, estimated monthly amount of spouse's widow's or widower's benefits before GPO.
- The tool is available at <https://www.ssa.gov/planners/retire/gpo-calc.html>.





my Social Security Account

- This online tool can be created by anyone over 18, have a social security number, a U.S. mailing address and a valid email address.
- It provides retirement, disability and survivor benefit estimates.
- It provides retirement, disability and survivor benefit estimates.
- It also has information on a person's earnings history; which should be checked for accuracy.
- This tool is available at <https://www.ssa.gov/myaccount/>.





Benefits for Spouses Calculator

- This as it implies is for spouses.
- Social Security defines spouse as a current or former spouse. For former spouses the marriage requirement is 10 years to be eligible for benefits.
- It computes the effect of early retirement for spouses who do not have a qualifying child in their care.
- It allows a person to enter their birthdate and the month and year they would like to begin to get benefits.
- The tool is available at <https://www.ssa.gov/oact/quickcalc/spouse.html>.





Questions





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