



Retirement Planning

Whether you’re just getting started or nearing retirement, it’s important to save, invest and plan for your future retirement. Your retirement from work will shift your income from an employer-provided paycheck to your own retirement paycheck.

Understanding your estimated income from your savings and pension plans, Social Security, other personal income and retiree medical expenses helps you envision your potential total retirement income. Review the Overview, Planning and At Retirement sections for each of the areas below to help you learn more.



At Retirement

Once you are ready to start your Social Security benefit, make sure you understand the required steps. Consider:

- **Where to Start:** Before you apply, review the basics, understand the application process and gather the information you’ll need to complete an application.
- **The Application Process:** Take a look at the timeline below to avoid unnecessary delays in the application process.

Contact Information

Visit the Social Security website for more information or to estimate your benefits

Go There Now

Reviewing Where to Start

Start by creating (or signing in) to your personal “my Social Security account” on the [Social Security](#) website to verify your information. Benefits are based on the earnings in the Social Security system. Other items you may want to gather include:

- Social Security number.
- Date of birth: you may need an original birth certificate or other proof of age.
- Employer names or self-employment records for the past two years: you may need a copy of your W-2 for the prior year.
- Bank information to set up direct deposit.
- Family members who may be eligible to receive future benefits.

Understanding the Application Process

Applying online may be an easy option to complete your application at your own pace. However, you can also apply by phone or at a Social Security office.

If applying by phone call 1-800-772-1213, gather the information summarized in “Where to Start” above. A representative will take you through the process step by step.

If applying in person, check the [Social Security](#) website to find a local office, and confirm what you need to bring when you schedule an appointment.

Note that it takes up to three months to complete the payment application process and begin your Social Security payments.

Additional Resources

Planning Summary Personalized view of your full financial picture in one spot, with help on what to do next in planning your financial journey.	Learning Resources Research topics of interest through interactive tools, articles, videos, or workshops.	Schedule an Appointment Set up time to meet 1:1 with a retirement planner.	Retirement Decision Guide NetBenefits is the place to go for learning, planning and collecting your savings benefit.
Financial Wellness Central See what you're doing well and ways you can improve your financial well-being.			