

Retirement Planning

Whether you're just getting started or nearing retirement, it's important to save, invest and plan for your future. When you retire your income will shift from an employer-provided paycheck to other retirement income sources.

Understanding your estimated income from your savings and pension plans, Social Security, other personal income and retiree medical expenses can help you envision your potential total retirement income.

Review the overview, planning and at retirement sections below to learn more.



At Retirement

When you're ready to retire, we're here to help at every point of the journey.

Make sure you understand the required steps before you start your social security benefit. Consider the following:

- **Where to Start:** Learn, review the basics, understand the application process and gather the information you'll need to complete an application.
- **The Application Process:** Review the timeline below to avoid unnecessary delays.

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:

- Your Social Security number.
- Your date of birth. You may need an original birth certificate or other proof of age.
- Your employer names or self-employment records for the past two years. You may need a copy of your W-2 for the prior year.
- Your bank information to set up direct deposit.
- Names of your 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

Contact Information

Visit the [Social Security website](#) for more information or to estimate your benefits

Reviewing Where to Start

Start by creating (or signing in) to your personal "my Social Security account" on

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

Financial Wellness Dashboard

Your centralized hub, designed to provide financial insights and enhanced planning tool capabilities to help you make informed decisions with confidence.

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.