

Keeping Track of Anticipated Social Security Benefits

Many US workers do not realize that the Social Security Administration has stopped mailing annual benefits summaries. So even if you are years away from retirement, it is important to set up and periodically check your online Social Security benefits account.

Until recently, the Social Security Administration automatically mailed an annual social security summary to employees. This summary included an estimate of future Social Security benefits as well as a review of each year's income and some other important information. Those paper summaries are no longer automatically mailed to workers each year. Instead, workers are encouraged to check their social security information as often as they would like to by setting up an online account.

Your online account will allow you to:

- Keep track of your earnings and verify them every year
- Get an estimate of your future retirement, disability, and survivors benefits



- Update your address
- Request a mailed benefits summary
- Manage your benefits (if you currently receive them)

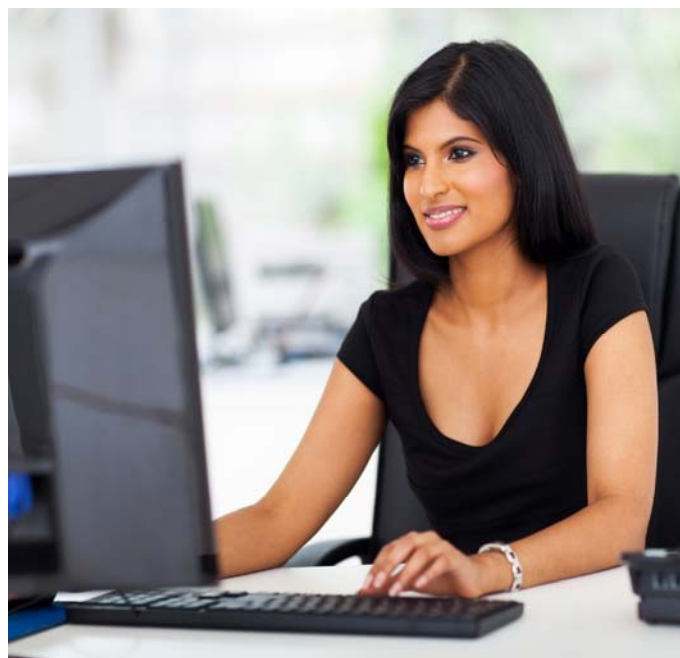
Setting up an online account is easy. First, visit www.ssa.gov/myaccount. To set up your account, you must be eighteen years of age or older. You will need an email address, your social security number, and a mailing address.

Once you've accessed the Social Security Administration site, you will be asked to provide some personal information about yourself and to answer some questions that only you are likely to know.

Next, you will create a username and password that you will use each time you access your online account. This process protects you and keeps your personal Social Security information private. Once you've set up your account, be sure to verify that the income amounts posted to your account are accurate. If you have any questions, contact the Social Security Administration by calling or stopping by a local office.

Be sure to set up a reminder system so you remember to check your online account at least once each year. Some people find that it is easy to remember to check their account each tax season when thoughts of income, finances, and retirement are on their minds.

For additional information about your US Social Security benefits or setting up an online account, contact Carebridge.



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