

Title:

How Should You Prepare For Retirement?

Word Count:

628

Summary:

If you are nearing the age of 65, it is time to starting planning for what you will be doing w

Keywords:

benefits, retirement, security, social, social security, \*, apply, apply retirement, retirement

Article Body:

The three major elements of your retirement portfolio are benefits from pensions, savings and

To help you plan for retirement, each year we send you your personal Social Security Statement

Once you've reviewed your Statement, you may want to explore a variety of retirement scenarios

When should you retire?

Generally, you should apply for retirement benefits three months before you want your benefits

- \* If you were born before 1938 and you meet all other requirements, you can receive benefi

- \* If you were born after 1937, you also can start your Social Security benefits as early a

Even if you don't plan to receive benefits right away, or decide to wait until after you reach

Choosing the month you start to get benefits is an important decision. If you are not quite re

How do you apply for retirement benefits?

You can apply for retirement benefits online, but not for Medicare. To apply for retirement be

Or you can make an appointment for your application to be taken over the telephone or in perso

If you're deaf or hard of hearing, call our toll-free TTY number, 1-800-325-0778, between 7 AM

When you apply for benefits, you'll need the following:

- \* Your Social Security number

- \* Your birth certificate (if you don't have a birth certificate, you can get one from the

- \* Your W-2 forms or self-employment tax return for last year

- \* Your military discharge papers if you had military service

- \* Your spouse's birth certificate and Social Security number if he or she is applying for

- \* Children's birth certificates and Social Security numbers, if they're applying for child

- \* Proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying f

- \* The name of your bank and your account number so your benefits can be directly deposited

Social Security will need original documents or copies certified by the issuing office. You ca

Don't delay your retirement just because you don't have all the documents we need--the people

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