Social Security



The *Social Security Statement*. The Future's In Your Hands

If you're age 25 or older and not already receiving Social Security benefits, you are one of the approximately 125 million individuals who will receive a *Social Security Statement* every year.

The four-page *Social Security Statement* is intended to help you plan your financial future by providing estimates of the monthly Social Security retirement, disability and survivors benefits you and your family could be eligible to receive now and in the future.

What Will It Tell Me?

The information will tell you—

- the amounts of benefits you and your family could be eligible to receive if you become disabled or retire;
- whether you have enough insurance to protect your survivors when you die; and
- how your future Social Security benefits fit in with your financial planning.

Earnings Information, Too

The information in the *Statement* also provides you with an easy way to see whether your earnings—or self-employment income—are posted accurately on your Social Security record. That's important because your future benefits will be based on your lifetime earnings.

What If My Earnings Are Wrong?

If some of your earnings are missing on your *Statement* or there are incorrect earnings listed, call Social Security's toll-free number right away. If possible, have the appropriate W-2 forms or self-employment tax records available when you call.

When Will My *Statement* Arrive?

You should receive your *Social Security Statement* each year about three months before your birthday. For example, if you were born in February, you can expect to receive your *Statement* in November. Because the mailing will take place throughout the month, some *Statements* may not arrive exactly within the third month. That means you and your spouse (if you're married) probably won't get your *Statements* at the same time, even if your birthdays fall within the same month.

For More Information

If you have questions about the *Statement* or the Social Security program in general, call our toll-free number, **1-800-772-1213**, 24 hours a day, including weekends and holidays. You can speak to a service representative between 7 a.m. and 7 p.m. on business days. Our lines are busiest early in the week and early in the month, so, if your business can wait, it's best to call at other times. Whenever you call, please have your Social Security number handy.

If you're deaf or hard of hearing, you may call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on business days.

Social Security information also is available on the Internet at www.ssa.gov.

We treat all calls confidentially—whether they're made to our toll-free numbers or to one of our local offices. We also want to ensure that you receive accurate and courteous service. That's why we have a second Social Security representative monitor some incoming and outgoing telephone calls.

Social Security Administration SSA Publication No. 05-10150 September 1999 ICN 480135 Unit of Issue: HD (one hundred)

Printed on recycled paper The Social Security Statement: The Future's In Your Hands