

Answer ID
1130

How do I apply for Retirement benefits?

Question

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When To Apply

Generally, people should apply for retirement benefits no more than four months before they want to begin. Even if you are not ready to start receiving your benefits, you should still sign up for Medicare three months before age 65.

How To Apply

You can apply for retirement benefits online. Go to the [Social Security Benefit Application](#) and click on "Apply for Retirement/Disability/Spouse's Benefits." Fill in the answers to the application questions on your computer screen and select the "Sign Now" button to send us the application.

You can also apply by calling our toll-free number, **1-800-772-1213**. Our representatives there can make an appointment for your application to be taken over the telephone or at any [convenient Social Security office](#).

If you are 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., Monday through Friday.

What You Will Need

Depending on your circumstances, you will need some or all of the documents listed below. But do not delay applying for benefits because you do not have all the information. If you do not have a document you need, we can help you get it.

- your Social Security number;
- your birth certificate;
- your W-2 forms or self-employment tax return for last year;
- your military discharge papers if you had military service prior to 1968;
- your spouse's birth certificate and Social Security number if he or she is applying for benefits;
- your children's birth certificates and Social Security numbers, if you are applying for benefits for them;
- proof of U.S. citizenship or lawful alien status if you (or a spouse or child applying for benefits) were not born in the U.S.; and
- the name of your bank and your account number so your benefits can be directly deposited into your account.

If we have already established proof of your date of birth and/or U.S. citizenship in the past, you will not have to submit these proofs again. However, if you do have to provide these proofs, you will need to submit original documents or copies certified by the issuing office. You can mail or bring them to Social Security. We will make photocopies and return your documents.

If you do not have a birth certificate, you may request one from the state where you were born. See [Where to Write for Vital Records](#) for details on where to write in your state.

When Your Benefits Will Start

A person who meets all other requirements for entitlement can receive benefits beginning with the

first full month he or she is age 62. However, if benefits begin before full retirement age, they are reduced permanently to account for the longer period over which they will be paid. Choosing the month you start to get benefits is an important decision. Your individual circumstances can help you make an informed decision about when to apply

Estimating Your Retirement Benefit

The *Social Security Statement* shows your Social Security earnings history and how much Social Security taxes you have paid into the program. It also estimates your future benefits and tells you how to qualify for those benefits. [The Social Security Statement is a free service of the Social Security Administration.](#)

Some publications online that will give you more information on retirement benefits:

- [Retirement Benefits](#)
- [Social Security: What You Need to Know When You Get Retirement or Survivors Benefits](#)
- [How Work Affects Your Benefits](#)
- [Your Retirement Benefit: How It Is Figured](#)
- [Government Pension Offset](#)
- [Windfall Elimination Provision](#)
- [Medicare](#)
- [Schedule of Social Security Benefit Payments](#)