

Actions

-Apply (button)

-Calculate Your Retirement Benefits

Intro Needed?

Starting your Social Security retirement benefits is a major step on your retirement journey. This page will guide you through the process of applying for retirement benefits when you're ready to take that step. Our online application is a convenient way to apply on your own schedule, without an appointment. You can also apply by phone or by appointment at a Social Security office.

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Before You Apply

(Necessary given universal management portal)?

Understand The Application Process

The retirement benefits application process follows these general steps, whether you apply online, by phone, or in person:

- Gather the information and documents you need to apply.
- Complete and submit your application.
- We review your application and contact you if we need more information.
- We mail you a decision letter.
- You start receiving your retirement benefits.

Gather Information You Need to Apply

Before applying, be ready to provide your Social Security number and information about:

- Dates of current and previous marriages, and where you were married.
- U.S. military service dates and branches.
- Employer names and dates for the past two years.
- Self-employment income and type of business.
- Bank information to set up your direct deposit.
- Information on family members who may be eligible to receive benefits on your record.

We will ask for certain documents we need to review and process your application. These documents may include:

- Your original birth certificate or other [proof of your age](#). This must be the original document or a [certified copy from the issuing agency](#).
- Proof of U.S. citizenship if you were not born in the U.S. and have not submitted proof for an earlier Medicare or Social Security claim. We must see the original document(s) or copies certified by the agency that issued them. We cannot accept expired, notarized, or photocopied documents.

- A copy of your [W-2 tax form\(s\)](#) and/or [self-employment](#) tax return from last year. A photocopy is acceptable.
- A copy of your [U.S. military service papers](#) if you served before 1968. A photocopy is acceptable.

As you prepare to apply for benefits, first gather the documents listed on our [Checklist for Online Medicare, Retirement & Spouses Application](#). Instructions on how to submit your documents will appear at the end of the online application.

If applying by phone, gather the information above. We will walk you through the process on the phone.

If applying in person, ask your local Social Security office what you need to bring when you call to schedule your appointment. They can help you if you don't have all your documents right now.

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How To Apply

[Information that leads the user to understand the application process. Previously, this section contained a lengthy list of steps (highlighted in grey below) describing the application process, which will likely no longer be accurate in the new environment].

Applying online is the easiest way to complete your application at a time that works for you, without a trip to the Social Security office. You can also apply by phone or at a Social Security office. This section will tell you about the different options.

Apply Online

Follow these steps to apply online:

- To [start your application](#), go to our Apply for Benefits page, read and agree to the Terms of Service. Click "Next."
- On that page, review the "Getting Ready" section to make sure you have the information you need to apply.
- Select "Start A New Application."
- We will ask a few questions about who is filling out the application.
- You will then sign into your [my Social Security](#) account or you will be prompted to create one.
- Complete the application.

Watch our video, "[Welcome To Our Online Retirement/Medicare Application](#)," for an overview of the process.

Tips For Using The Online Application

We've worked hard to make applying online as simple as possible while also keeping your information safe.

For security reasons, the online application gives you a warning if you leave it open and don't do anything for 25 minutes. You can choose to extend your time on the page if you get this warning. However, after the third warning, you must move to another page or your information will not be saved.

Here are more tips for using the online application:

- If you get stuck on a question, you can skip to the next question and come back later.
- You can save your application to finish another time if needed. Next time you sign in, go to “Return to a Saved Application.”
- You are not allowed to use periods, commas, or other special characters for some answers, including addresses. If you get a message about this, go back and enter the information without periods or other characters.

[Start your application now.](#)

Signing The Online Application

You’ll have a chance to review your answers and make changes, if needed. Once you’ve filled everything out, we’ll ask you to confirm that your answers are true to the best of your knowledge. You can be held liable for intentionally providing false or misleading information.

The last step is to “sign” the online application by clicking “Submit Now.” You can check the status of your submitted application using a confirmation number we provide.

Helping Someone Else Apply Online

You may help someone else fill out their application, but you are not allowed to sign it for them. Only the person applying for benefits can legally sign the application. If they are not able to sign online, we will mail them a copy to sign. Read more about [Helping Someone Apply Online](#).

Apply With Your Local Office

You can do most of your business with Social Security online. If you cannot use these online services, your local Social Security office can help you apply. Although our offices are closed to the public, employees from those offices are assisting people by telephone. You can find the phone number for your local office by using our [Field Office Locator](#) and looking under Social Security Office Information. The toll-free “Office” number is your local office.

Apply By Phone

Call 1-800-772-1213 (TTY 1-800-325-0778) from 8:00 a.m. to 7:00 p.m., Monday through Friday, to apply by phone.

If You Do Not Live In The U.S. Or One Of Its Territories

Contact the [Federal Benefits Unit for your country of residence](#) if you live outside the U.S. or a U.S. territory and wish to apply for retirement benefits.

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Once You've Applied

[Information that leads the user to understand the retirement management, status, updates and changes process. Previously, this section contained a list of actionables (highlighted in green below) describing the status check process, which will likely no longer be accurate in the new environment].

Once we receive your application, we'll review it and contact you if we have any questions. We might request additional documents from you before we can process your application.

Look For Our Response

You'll receive a letter in the mail with our decision. If you included information about other family members when you applied, we'll let you know if they may be able to receive benefits from your application.

Check The Status

You can check the status of your application online using your personal [my Social Security](#) account. If you are unable to check your status online, you can call us 1-800-772-1213 (TTY 1-800-325-0778) from 8:00 a.m. to 7:00 p.m., Monday through Friday.

Appeal A Decision

You have a right to appeal any decision we make about whether you're entitled to benefits. You must request an appeal in writing within 60 days of receiving our decision. There are four levels of appeal:

- Reconsideration by Social Security staff.
- A hearing before an administrative law judge.
- A review by Social Security's Appeals Council.
- A review by the federal courts.

To learn more, visit [Appeal A Decision](#).

Withdraw Your Application

Sometimes, life changes occur after you submit your application. You have up to 12 months to withdraw your application, if you change your mind. You will be required to repay any benefits you've already received. Learn more about [Withdrawing Your Social Security Retirement Application](#).