

# Requirements for Task Design

*Designing task flows (SSA and USDS)*

## Task name

Retirement Timing

## Subject matter expert point of contact

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## User goal(s)

The user wishes to plan ahead to determine what is the best time to file for retirement benefits, from both short term and long term perspectives.

## User roles

Beneficiary, prospective beneficiary, representative payee

## Common use cases

This is most often utilized for people approaching or in a retirement filing age group. It is common, though, for individuals significantly younger than retirement age to also plan ahead. Retirement planning is unique in that individuals can and should plan years ahead, making decisions on other financial and work options in hopes of retiring timely when the appropriate age arrives.

## Online self-service requirements

Retirement planning can normally be done online, but the current online set-up doesn't allow the user to view retirement benefit amounts month by month, or even year by year, from age 62-70. It currently only shows age 62 (or the current age if past 62), FRA, and age 70. While this may be enough information for users who are not near their retirement age, this is often problematic from those quickly approaching, or already within, the age 62-70 timeframe. To get a month to month breakdown of retirement payment estimates, the user must currently call or visit a field office to receive that breakdown.

It can also be challenging to fully plan online if the user is a widow(er) or is potentially eligible for spouse/divorced spouse benefits. The online tools provide clear estimates for retirement benefits, but don't currently have a tool that truly reflects potential filing options and figures for other benefits that are commonly pursued in lieu of retirement benefits (because they have higher payment amounts).

[Retirement Benefits | SSA](#)

## **Alternate method requirements**

If someone calls or visits a field office, they are often provided additional retirement planning information compared to those that access the tools online only. Unfortunately, the tools online are not as comprehensive as those available to technicians, so users who pursue face-to-face service often benefit not only from explanations of benefits from an subject matter expert, but also benefit from additional data that can be provided them (i.e. Benefit Matrix).

## **Language considerations**

Most people know the terms retirement, widow(er), and spouse's benefits. They don't, however, often understand the difference in both the payment amounts and eligibility criteria. For individuals that are potentially entitled to more than one age-based benefit, it is key that they have a clear understanding of their entitlements; otherwise, individuals often are disadvantaged simply for filing/not filing at the most opportune times. The number of variables are infinite for some individuals.

In terms of language, it may be less important the terms we use to describe the differing benefits, and more important to ensure that users understand there may be varying entitlements they could be eligible for.

## **Identity proofing and authentication**

Log on to mySSA, knowledge based authentication (KBA) via phone, or KBA/photo identification in a field office.

## **Systems**

mySSA, ssa.gov, Benefit Matrix, ICERS (in PCOM)

## **Documentation**

[Benefit Matrix](#) (used by FOs to give out month by month retirement/spousal/widow benefit amounts.

[Retirement Benefits | SSA](#)

[Learn About Retirement Benefits | SSA](#)

[Survivors Benefits | SSA](#)

[Benefits for Spouses \(ssa.gov\)](#)

[Ex-Spouse Benefits and You - Social Security Matters](#)[Social Security Matters \(ssa.gov\)](#)

[Retirement Estimator | SSA](#)

## **Related tasks**

People should pursue potential eligibility for all age-based benefits at this time. Further, sometimes users under full retirement age (FRA) will learn they should file for disability in addition to retirement benefits, depending on the reason they are choosing to retire before FRA.

## Related projects