

Actions

-Calculate Your Retirement Benefits:

<https://www.ssa.gov/myaccount/retire-calc.html>

-Apply for Retirement Benefits

Prioritized

How the Retirement Estimator Works

The Retirement Estimator gives you a benefit amount based on your actual Social Security earnings record. Please keep in mind that these are just estimates.

We can't give you your actual benefit amount until you apply for benefits. The estimated and actual amounts may differ due to:

- Future increases or decreases in your earnings.
- Social Security annual [cost-of-living adjustments](#).
- Changes to U.S. laws and policies.
- Your military service, railroad employment, or pensions earned through work for which you did not pay Social Security tax.

Prioritized

Who Can Use the Retirement Estimator

You can use the Retirement Estimator if you have enough [Social Security credits](#) to qualify for benefits and you are not:

- Currently receiving benefits on your own Social Security record.
- Waiting for a decision about your application for benefits or Medicare.
- Age 62 or older and receiving benefits on another Social Security record.
- Eligible for a [Pension Based on Work Not Covered By Social Security](#).

If you are currently receiving only Medicare benefits, you can still get an estimate. For more information, read our publication [Retirement Information For Medicare Beneficiaries](#).

If you cannot use the Retirement Estimator or you want a survivors or disability benefit estimate, please use one of our other [benefit calculators](#).