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# The Social Security Star

## SOCIAL SECURITY – 85 YEARS OF SERVING PEOPLE LIKE YOU



We take pride in having provided vital benefits and services to this great nation for 85 years. America has a diverse population with a variety of needs. With our diverse population in mind, we've created webpages that speak directly to groups of people who may need information about our programs and services. These pages are easy to share with friends and family or on social media. Here are just a few that might speak to you or someone you love.

We proudly serve wounded warriors and veterans. They made sacrifices to preserve the freedoms Americans treasure. Many of them do not know they might be entitled to disability benefits from Social Security. Share our resources with them to make sure they get the benefits they deserve. [www.ssa.gov/people/veterans](http://www.ssa.gov/people/veterans).

Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Also, women often have lower lifetime earnings than men, which usually means lower benefits. Women need to plan early and wisely for retirement and we're here to provide valuable information to help. Share this page with someone who needs this information and may need help planning for their golden years.

[www.ssa.gov/people/women](http://www.ssa.gov/people/women).

Do you know someone who is just starting their career? Now is the best time for them to start preparing for retirement. The sooner they begin to save, the more they'll have at retirement. Share this page with a young worker you know.

[www.ssa.gov/people/earlycareer](http://www.ssa.gov/people/earlycareer)

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These are just a few webpages that are tailored to a specific group's needs. If you didn't see your own, check out our People Like Me home page at [www.ssa.gov/people](http://www.ssa.gov/people).

*Most Social Security services are available online by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov), and by calling Social Security toll-free at 1 (800) 772-1213 or 1 (800) 325-0778 TTY*

*Remember, visit [www.ssa.gov/agency/emergency/](http://www.ssa.gov/agency/emergency/) for up-to-date information about Social Security Office Closings and Emergencies. Subscribe to state or territory specific updates!*

### A REDESIGNED RETIREMENT BENEFITS PORTAL THAT WORKS FOR YOU



We are excited to tell you about our redesigned retirement benefits portal at

[www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement). Keeping you informed about our products and services, and helping you prepare for making decisions that will affect your benefits is very important to us. Preparing for retirement is one of the most important decisions you can make.

Our website has helped millions of people get ready for and apply for retirement. But we heard your feedback that you also want to:

- Find the information you need without reading through too many pages.
- Learn about the benefits in a clear and concise way.
- Be better prepared to apply for retirement online.
- Learn how to manage your personal my Social Security account online.

We made our redesigned retirement benefits portal more user-friendly and easier to navigate, whether you are ready to learn about, apply for, or manage your retirement benefits. You'll find the new portal eye pleasing, informative, and optimized for mobile devices. We also improved how we list our information on search engines to make it easier for you to find outside our website.

The new Retirement Benefits portal is just the first of several

steps we are taking to improve your experience on our website. Visit our new retirement benefits portal today at [www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement) to Learn, Apply, and Manage your retirement benefits and subscribe to receive retirement information and updates.

Stay tuned for more exciting improvements and services.

## SOCIAL SECURITY IN PLAIN LANGUAGE



Some of the terms and acronyms people use when they talk about Social Security can be a little confusing. We're here to help you understand all you need to know.

We strive to explain your benefits using easy-to-understand, plain language. The Plain Writing Act of 2010 requires federal agencies to communicate clearly in a way "the public can understand and use." This can be particularly challenging when talking about complicated programs like Social Security,

Supplemental Security Income, and Medicare. If there's a technical term or acronym that you don't know, you can easily find the meaning in our online glossary at [www.ssa.gov/agency/glossary](http://www.ssa.gov/agency/glossary).

Everyone uses shorter versions of words nowadays. We do too. Social Security's acronyms function as shorthand in conversations about our programs and services. If you're nearing retirement, you may want to know what PIA (primary insurance amount), FRA (full retirement age), and DRCs (delayed retirement credits) mean. These terms describe your benefit amount — based on when you decide to take it. If you take your retirement benefit at FRA, you'll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

Once you receive benefits, you get a COLA most years. A COLA is a Cost-of-Living Adjustment, and that will usually mean a little extra money in your monthly benefit.

What about DRCs? Delayed retirement credits are the incremental increases added to the PIA if you delay taking retirement benefits beyond your full retirement age. If you wait to begin benefits beyond FRA — say, at age 68 or even 70 — your benefit increases.

If one of those terms or acronyms comes up in conversation, you can be the one to supply the definition using our online glossary. Sometimes learning the terminology can deepen your understanding of how Social Security works for you.

## CHANGING YOUR DIRECT DEPOSIT INFORMATION WITH SOCIAL SECURITY



Change happens. We get it. The most convenient way to change your direct deposit information with us is by creating a *my Social Security* account online at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Once you create your account, you can update your bank information without leaving the comfort of your home.

Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you already have an account, we verified your identity when you initially created your personal *my Social*

*Security* account. All you need to do is log in at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to access or change your information. We highly recommend that you do not close your old bank account until you have seen your Social Security deposit show up in the new bank account.

We always strive to put you in control by providing the best experience and service no matter where or how you decide to do business with us. Remember, you can do much of your business with us online at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices).

## FIVE REASONS TO USE MY SOCIAL SECURITY



There are countless reasons why you can benefit from using your personal *my Social Security* account. Here are five that highlight why opening an account today can help you and the people you love.

### Saving you time

There's no need to leave your home when using the features of *my Social Security*. You may think you need to speak with a Social Security representative to check your

application status, set up or change direct deposit, or request a replacement Social Security card. All you have to do is log in or create an account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

### Security

When you open an account, it prevents someone else from possibly creating an account in your name. And, we use the two-step authentication to verify you are the one logging in to your account. Your personal information is very important to us. You can access your personal information safely and securely using *my Social Security*.

### Reassurance

Did you know you can see your entire work history with your personal *my Social Security* account? This allows you to verify if your employers reported your earnings to us correctly. This is very important. Accurate wage reporting will ensure you get the benefits you earned when you begin receiving benefits.

### Planning for your Future

Retirement planning is essential for a secure future. The Retirement Calculator lets you enter the age or date when you expect to begin receiving benefits to generate an estimated benefit amount. If you enter your estimated future salary amount, that will be

(FIVE REASONS CONT'D)

included when calculating the estimated benefit amount. You can also view your estimated disability benefit on the Estimate Benefits page.

### **Control**

A personal *my Social Security* account gives you the control to conduct your Social Security business wherever and whenever you want without needing to speak with a representative. You can check the status of your claim, get an instant proof of benefits letter or copy of your SSA-1099, and more. And people in most states can request a replacement Social Security card. Check out [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and put yourself in control.

DO YOU SUSPECT SOMEONE  
OF COMMITTING FRAUD,  
WASTE, OR ABUSE AGAINST  
SOCIAL SECURITY?

REPORTING FRAUD TO THE  
SSA OFFICE OF THE  
INSPECTOR GENERAL IS  
EASY, SAFE, AND SECURE.

REPORT SOCIAL SECURITY  
SCAMS AT  
[HTTPS://SECURE.SSA.GOV/IPFF  
/HOME](https://secure.ssa.gov/ipff/home)

REPORT OTHER SOCIAL  
SECURITY FRAUD, WASTE,  
AND ABUSE AT  
[HTTPS://SECURE.SSA.GOV/PFR  
/HOME](https://secure.ssa.gov/pfr/home)

OTHER WAYS TO  
REPORT FRAUD

U.S. MAIL:  
SOCIAL SECURITY FRAUD  
HOTLINE  
PO BOX 17785  
BALTIMORE, MD 21235

FAX:  
(410) 597-0118

PHONE:  
(800) 269-0271  
10:00 A.M. TO 4:00 P.M. ET,  
MONDAY TO FRIDAY,  
EXCEPT FEDERAL HOLIDAYS

(866) 501-2101 TTY