

myRA AND *my SOCIAL SECURITY* CAN HELP SECURE YOUR RETIREMENT

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Achieving financial security is an important part of enjoying a satisfying retirement. Social Security has many tools to help you plan for your future.

A great first step is to visit www.socialsecurity.gov/myaccount. With a *my Social Security* account, you'll get immediate access to your personal *Social Security Statement*, your earnings record, and an estimate of your retirement benefits at age 62, at your full retirement age, and at age 70. You can also verify your earnings are correct, since we base your future benefits on your earnings record.

When you open a *my Social Security* account, we protect your information by using strict identity verification and security features. The application process has built-in features to detect fraud and confirm your identity. Your personal *my Social Security* account can help you figure out how much more you might want to save for your future, but it can do a whole lot more. For example, in the District of Columbia and several states, you can request a replacement Social Security card online — find out if you can at www.socialsecurity.gov/ssnumber.

In addition to using your personal *my Social Security* account, you can prepare for a secure, comfortable retirement by visiting www.myra.gov. There, you'll find *myRA*, a new retirement savings option from the Department of the Treasury for the millions of Americans who face barriers to saving for retirement. *myRA* is a simple and secure way to help you take control of your future.

myRA makes it easy and affordable to start saving for retirement, even if you can save only a little bit right now. It's designed for people who don't have a retirement savings plan through work, or lack other options for saving. If you already have access to a

retirement savings plan, such as a 401(k), learn more about that plan because it might offer matching contributions or other benefits.

myRA helps workers grow their money faster than they can with most traditional savings accounts, and there's no risk. Since it's not tied to a particular employer, workers can hold on to their *myRA* account when they move from one job to another.

With your personal *my Social Security* and *myRA* accounts in place, you too can prepare to reap the joys of a financially secure retirement. Learn more about all of your choices at www.socialsecurity.gov.