

## SPRING INTO A STRESS-FREE RETIREMENT

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There's nothing like saying "goodbye" to old man winter and "hello" to budding green leaves and fresh flowers. Spring is here! One way we welcome the season is by celebrating Stress Awareness Month.

Recognizing the sources of stress is the best way to understand how you can start eliminating factors in your life that put unnecessary strain on your body and mind. Did you know that stress, also called the "silent killer," could cause heart disease and high blood pressure?

Social Security wants to make your retirement planning as stress-free as possible, which is why we have a number of online tools available for you. You can create your own secure, personal *my Social Security* account from the comfort of your living room and avoid unpleasant traffic and a possible wait in one of our local offices. Once you have a *my Social Security* account, you can view your *Social Security Statement*, verify your earnings record, and find out what to expect in monthly benefits if you retire at ages 62, full retirement age, or 70. Once you begin receiving Social Security benefits, you can use *my Social Security* to check your benefit information, change your address and phone number, change your electronic payment method, and obtain an instant benefit verification letter and replacement SSA-1099/1042S. In some areas, you can even request a replacement Social Security card using your *my Social Security* account.

You can easily sign up for *my Social Security* at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

If you're thinking about retiring at an age not shown on your *Statement*, reduce the stress of the unknown by using our *Retirement Estimator*. The *Retirement Estimator* allows you to calculate your potential future Social Security benefits by changing variables such as

retirement dates and future earnings. You may discover that you'd rather wait another year or two before you retire to earn a higher benefit. Or, you might see that this is the season for you to kiss that work stress goodbye and retire right now. To get instant, personalized estimates of your future benefits, go to [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

When you decide it's time to start receiving your retirement benefits, the application process is far less stressful now that you're prepared. You can securely apply online without picking up the phone or leaving your house. Simply go to [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline), and, in as little as 15 minutes, you can breeze through our online retirement application.

You can enjoy Social Security's stress-free retirement planning tools any time of the year, giving you more time to enjoy these warmer months. Now is the time to *spring* into action and start planning for retirement.