

# Retirement Estimator

Social Security Online  
www.socialsecurity.gov

## Social Security Online Services



### Information We Need

Please provide the following information:

**Enter your full name:**

  

First name; middle initial, if any, last name; Suffix, if any

**Other last name:**

For example, your name as shown on a recent letter from Social Security or your maiden name

**Enter Your Social Security number:**

Enter numbers without dashes, for example, 123456789

**Select your date of birth:**

  

**Place of birth:**

**U.S. State or Territory**

Select state or enter name of foreign country of birth

**Or Foreign Country**

**Mother's Maiden Name:**

Last name only

[Exit](#)

[Continue](#)

# Retirement Estimator

Social Security Online  
www.socialsecurity.gov

## Benefit Calculators

### Create Your Retirement Benefit Estimate

The Retirement Estimator calculates your benefit based on:

- Your actual earnings history as maintained by the Social Security Administration;
- Additional information you provide about future earnings; and
- The age at which you expect to stop working.

The Retirement Estimator lets you:

- Produce a quick retirement "Estimate", and
- Create additional retirement scenarios.

Please provide some additional information to create your Retirement Benefit Estimate:

Enter your last year's earnings (wages and/or net self-employment income) if covered by Social Security: \$

Example: 40000 or 40,000 or 0

[When can I receive Social Security Retirement benefits?](#)

[USA.gov](#) | [Privacy Policy](#) | [Website Policies & Other Important Information](#) | [Site Map](#) | [Need Larger Text?](#)

Last reviewed or modified

Create Estimate

# Retirement Estimator

Social Security Online  
www.socialsecurity.gov

## Benefit Calculators

### Your Retirement Benefit Estimate

At your current earnings rate, if you stop working and start receiving Social Security benefits...

**At your current age**, your monthly benefits will be about... **\$1,536.00**.

**At full retirement age** (66 Years and 00 Month(s) for you), your monthly benefit will be about... **\$1,760.00**.

**At age 70**, your monthly benefit will be about... **\$2,509.00**.

**Assumptions:** We estimate your benefits using your average earnings over your working lifetime. We also assume that as you continue to work that you will make about the same as you entered for last year's earnings. The estimates are similar to the estimates you receive in your annual [Social Security Statement](#). These estimates do not include [Medicare](#) premiums or other amounts that may be deducted from your benefit.

[Previous](#)   [Log Out](#)   [Print / Save](#)

[Create Additional Scenarios](#)

USA.gov   [Privacy Policy](#) | [Website Policies & Other Important Information](#) | [Site Map](#)   [Need Larger Text?](#)

Last reviewed or modified

# Retirement Estimator

## Your Retirement Estimate - Printer Friendly Version

For instructions on how to print, save, or view the saved file, please refer to the [Print/Save Guide](#).

### Your Retirement Estimate

At your current earnings, if you stop working and start receiving Social Security benefits...

**The Current Age Benefit** will be about...**\$1,536.00**.

**At full retirement age** (65 Years and 03 Month(s) for you), your monthly benefit will be about...**\$1,760.00**.

**At age 68**, your monthly benefit will be about...**\$2,002.00**.

**At age 70**, your monthly benefit will be about...**\$2,509.00**.

**Assumptions:** We estimate your benefits using your average earnings over your working lifetime. We also assume that as you continue to work that you will make about the same as you entered for last year's earnings. The estimates are similar to the estimates you receive in your annual [Social Security Statement](#). These estimates do not include [Medicare](#) premiums or other amounts that may be deducted from your benefit.

### Your Additional Retirement Scenarios

**Scenario One:** Based on a stop work age of 66, and average future annual earnings of **\$85,000.00**, your estimated Social Security benefit will be **\$1,760.00** per month as of age 66.

Note: Your estimate is based on the later of your current age or your "stop work" age. If both ages are prior to age 62, we provide an estimate at age 62, which is the earliest age at which you can receive retirement benefits.

	Scenarios		Results	
	Stop Work Age	Future Earnings	Monthly Benefit	As Of
1.	66	\$85,000.00	\$1,760.00	Age 66
2.	68	\$85,000.00	\$2,002.00	Age 68





Your Additional Retirement Scenarios

Scenario Results

**Scenario One:** Based on a stop work age of 68, and average future annual earnings of **\$90,000.00**, your estimated Social Security benefit will be **\$2,002.00** per month as of age 68.

Note: Your estimate is based on the later of your current age or your "stop work" age. If both ages are prior to age 62, we provide an estimate at age 62, which is the earliest age at which you can receive retirement benefits.

Create Additional Scenarios

[What is the difference between retirement age and stop work age?](#)

Scenario Two:

- 1. Stop Work Age:
- 2. Average Future Annual Earnings: \$   
Example: 40000 or 40,000 or 0

Scenario Three:

- 1. Stop Work Age:
- 2. Average Future Annual Earnings: \$   
Example: 40000 or 40,000 or 0

More Information

- [Ready to Apply for Retirement Benefits?](#)
- [More Charts and Calculators](#)
- [Request a Social Security Statement](#)

	Scenarios		Results	
	Stop Work Age	Future Earnings	Monthly Benefit	As of
1.	66	\$85,000.00	\$1,760.00	Age 66
2.	68	\$90,000.00	\$2,002.00	Age 68

[Print / Save](#)