

# How to Obtain Your Social Security Statement Online

If you are approaching eligibility for Social Security retirement benefits – or are already past age 62 – you may or may not have received your latest statement in the mail.

The Social Security Administration (SSA) stopped mailing statements in 2011 as part of a cost-cutting effort, but resumed sending them in 2012 to people over age 60. In September 2014 SSA began mailing statements at 5-year intervals – beginning at age 25 up to age 60 – to folks who have not created an account that enables them to view their statements online.

SSA is clearly very interested in pushing people to use the online service, and if you can make it past the security guard at the online door, it is certainly the best way to keep tabs on your estimated Primary Insurance Amount and to make certain that your Earnings Record is correct. Some people move through the process very quickly and smoothly; others are tripped up by a security question, or when they present information that does not match SSA's records. For example, one reported that she was asked questions related to her credit history, such as the date on which she opened a charge account at a certain department store. Not remembering the answer, she took a stab at guessing the correct answer, got it wrong, and was tossed out of the system with instructions to visit her local SSA office. Another person reported that he was directed to visit his local office when he was unable to satisfy the questions on a credit-related issue.

If you encounter this type of obstacle you may actually have to appear at your local SSA office with satisfactory identification (e.g., driver's license, passport, etc.). Once you prove that you are who you say you are, you should be given an access code that you can take home, allowing you to complete the process. **However, it appears that if you wait 24 hours from the time of the failed attempt, you may be able to try the online registration again.**

Here's how you join the brave new world of Social Security online:

1. Go to <http://www.ssa.gov/myaccount/>
2. Click on Create an Account
3. Follow the instructions

Early in the process, you will encounter a statement that reads as follows:

"You can only create a "*my*Social Security" account using your **own personal information and for your own exclusive use**. You cannot create or use an account on behalf of another person, even if you have that person's written permission. You can never share the use of your account with anyone else under any circumstances. Unauthorized use of this service is a misrepresentation of your identity to the federal government and could subject you to criminal or civil penalties, or both."

This means that technically you cannot ask your financial advisor, attorney, CPA, or Social Security Consultant to create your account for you, or access it once it's established, without exposing them to possible criminal or civil liability. It's not clear as to whether or why SSA

would want to prevent you from asking a trusted friend or family member to do it for you, but I see many spouses helping each other in this way.

Once your online account is up and running you may access your statement at any time.