

Congratulations on crafting a strategy for claiming your Social Security benefits!

Having a strategy can increase the value of your lifetime Social Security retirement benefits as well as reduce the risk that you will run out of money in your lifetime.

We hope these instructions remove some of the unknowns from the Social Security retirement benefit filing process and allows the process go smoothly.

Keep in mind these important points:

- Stick with your selected strategy and contact your advisor if you need help.
- The Social Security Administration agents cannot give advice.
- This is a huge decision in your retirement, so take your time and follow your plan.

Now it's time for you to apply for benefits.

These instructions provide detailed information about the application process including;

- How and where to file,
- A list of documents you will need,
- Instructions to apply online, by telephone or in person, and,
- How to follow up on the status of your application for benefits.

HOW AND WHERE DO YOU APPLY?

The Social Security Administration has made the application for retirement benefits as convenient as possible, but because you apply for Social Security retirement benefits only once, the process is unfamiliar and can be confusing. These instructions will help you understand what to expect as you apply for benefits and will guide you through the process. You can apply for benefits in one of three ways: online, by telephone or in person.

APPLYING ONLINE - Applying online tends to be the fastest way to complete the process, although you may have to mail or present documents to the Social Security Administration. The process takes about 45 minutes to complete online, and you can save your application in the event you need to return later before you submit. The Social Security Administration has taken great care to ensure your personal data is safe online.

APPLYING ON THE PHONE - If you prefer to apply by telephone, the process will take about 30 minutes. A phone representative will ask the application questions and record the answers you provide. However, the representative will not be able to provide advice about when you should claim your Social Security benefits.

APPLYING IN PERSON - A third option is to apply in person at your nearest Social Security Administration office. When applying in person, expect the process to take about 30 minutes in addition to any wait you will experience before a representative can see you. Some offices accept appointments which may speed the wait time. The representative you see will not be able to provide advice about when you should claim your Social Security Benefits. But do note that the Social Security Administration has been faced with budget cuts in recent years and have reduced the services they provide in person. Some offices no longer help you file in person but, instead, offer a kiosk for you to complete the application online while in the office. Regardless of the method you choose, you should begin the application process about 3 months before you wish to receive your first benefit payment. Also, you will be given an application number that will be required to open an incomplete application or to follow up on the status of your benefits. Keep this number in a safe place with your other important documents.

WHAT DOCUMENTS WILL YOU NEED?

The most important task to make the application process easy is to gather all of the documents you will need before you begin. To apply for benefits, you will need:

- Your date and place of birth and Social Security number;
- Your bank or other financial institution's Routing Transit Number and your account number (your benefits will be electronically deposited);

- The amount of money earned last year and this year. If you are filing for benefits in the months of September through December, you will also need to estimate next year's earnings;

- The name and address of your employer(s) for this year and last year;

- The beginning and ending dates of any active U.S. military service you had before 1968;

- The name, Social Security number and date of birth or age of your current spouse and any former spouse. You should also know the dates and places of marriage and dates of divorce or death (if applicable); and

- A copy of Your Social Security Statement or an estimate of your retirement benefits using the Retirement Estimator at <https://www.ssa.gov/benefits/retirement/estimator.html>.

In addition, you may be required to submit copies of certain documents upon request:

- Your original birth certificate or other proof of birth. (You may also submit a copy of your birth certificate certified by the issuing agency).

- Your original citizenship or naturalization papers, if you were not born in the United States.

- A copy of your U.S. military service paper(s) (e.g., DD-214 - Certificate of Release or Discharge from Active Duty) if you had military service before 1968.

- A copy of your W-2 form(s) and/or self-employment tax return for last year.

Keep these documents together in a folder for easy access during the application process. If you do not have one of the documents, you may still complete the application. If you are applying online, near the end of the process is a comment section where you can enter that you are in the process of securing a document. If applying by telephone or in person, you can ask the representative to document that you will secure the document. Once you've completed the application, immediately begin the process to secure the needed document.

IF YOU ARE APPLYING ONLINE

To apply online, access the online retirement benefits application at www.ssa.gov. The initial application screen looks like Figure A. On this screen are a number of links that may provide useful information for the application process. Follow the online instructions to complete the application. Once you begin the application, expect it to take about 45 minutes to complete. You will be given an application number near the beginning of the application process. This number is required in order to access an incomplete application should you need to exit the process and return later. Be sure to write down this number and keep it in a safe location.

If you need assistance at any time during the online application process, call a Social Security representative at 800-772-1213.

When you reach the question about when you want to begin benefits, be careful. The answer will be automatically populated with a start date and, unless your selected claiming strategy is to begin benefits on this date, you will need to change the date to reflect your selected strategy. At the end of the application process, you will see a summary of your answers and will have the opportunity to edit your responses. You can choose the "edit" button to change your responses. In addition, you will see a remarks section you can use to enter any additional information you want to include. Review the summary carefully and correct any information that is incorrect. Print the summary for your records. Your final step will be to "sign" the application. Since you are applying online, the signature is "digital," meaning that when you type your name on the screen, a digital code is attached to uniquely identify the application as yours. You will not be required to sign a paper application. Once you've completed the signature process, a receipt that includes important information will appear on screen. Be sure to print this receipt. If you need to submit documents, a list of those documents and mailing instructions will appear on the receipt. While the administration will accept photocopies of documents such as W-2s and other tax forms, they require originals of most other documents. It may be uncomfortable to mail the original documents, but the Administration will return those original documents to you.

And remember: your application is not complete until you've completed the digital signature process.

IF YOU ARE APPLYING BY PHONE

To apply for benefits by telephone, please call the Social Security Administration at 1-800-772- 1213. Telephone representatives are available Monday through Friday, 7 am to 7 pm Eastern Time. While the application process will take only about 30 minutes, there are occasional long waits for a representative to become available. According to the Social Security Administration, call volume is higher near the beginning of a month and the beginning of each week, so you may want to plan your call accordingly. Allow plenty of time to complete the process so as not be rushed.

If you are deaf or hard of hearing, you may use toll-free TTY number, 1-800-325-0778 between 7 am and 7 pm Monday through Friday.

Please keep in mind that the representative will not be able to provide advice about when you should begin benefits. The representative will be able to answer application and process questions only.

When you reach the question about when you want to begin benefits, be sure to tell the representative the date determined from your recommended strategy. Otherwise, the date automatically generated may not be your desired start date.

Your final step will be to “sign” the application. Since you are applying by telephone, the interviewer will confirm and annotate the application system electronically regarding your intent to file and your affirmation of the correctness of the information. The attestation is recorded electronically, and it is not necessary for you to sign a paper application. 6 | Applying for Benefits www.ssalyzer.com

IF YOU ARE APPLYING IN PERSON

To apply for benefits in person, you should first call your local office to schedule an appointment. Telephone representatives are available Monday through Friday, 7 am to 7 pm. You will be given the address of your local Social Security Administration office and a date and time when you should appear in person to apply.

While the application process will take only about 30 minutes, allow plenty of time to complete the process and not be rushed.

On the day of your scheduled appointment, be sure to take your documents and the driving directions with you. Allow plenty of time to make the drive and find a parking place. The Social Security Administration is often quite busy, and parking may be difficult. If it is difficult for you to walk long distances, you may want to take a friend or family member who can drop you off and pick you up. Although the application process should only take about 30 minutes, you may be required to wait for a representative. It’s a good idea to take a book or other activity.

Once inside the Social Security Administration office, pay close attention to signage. If you are unsure of where to go, don’t hesitate to ask an employee.

Continue through the application process until you have answered all of the questions asked by the representative. Please keep in mind that the representative will not be able to provide advice about when you should begin your benefits. The representative will be able to answer application and process questions only.

When you reach the question about when you want to begin benefits, be sure to tell the representative the date determined from your recommended strategy. Otherwise, the date automatically generated is the earliest date you are eligible to begin benefits.

Your final step will be to “sign” the application. Since you are applying in person, the interviewer will confirm and annotate the application system electronically regarding your intent to file and your affirmation of the correctness of the information. The attestation is recorded electronically, and it is not necessary for you to sign a paper application.

WHAT HAPPENS AFTER YOU COMPLETE THE APPLICATION PROCESS?

When complete, your application will be processed by the Social Security Administration. You can check the status of your application online at <https://secure.ssa.gov/apps6z/IAPS/applicationStatus>. You will need your application number and your Social Security number. The Administration requests that you wait a minimum of five days after completing your application before checking the status. Within a few days to a few weeks, you will receive a letter from the Social Security Administration notifying you of your approval or requesting additional information or documents. If you need to provide documents, you will be instructed how to deliver them to the Administration.

WHEN TO BEGIN BENEFITS?

“When do you want to begin benefits?” is arguably the most important question on your Social Security application. This question appears rather late in the application process. After reading these instructions, you know how important it is to make the best selection for your situation. Be careful when you complete the benefits application process, regardless of whether online, by telephone or in person. **If applying online, the question about your benefits start date is automatically populated with a start date.** So, unless your desired claiming strategy is to begin benefits on this date, you will need to change the date on your online application. **If you are applying via telephone or in person, you will need to tell the representative the correct date.** In addition, if you are applying for spousal benefits only, or if you are filing for spousal benefits now and want to switch to your own benefits at a later date, be sure to check “Yes” next to the question, “If you are eligible for both retirement benefits and spouse’s benefit, do you want to delay the start of retirement benefit?”

WHAT IF THE SOCIAL SECURITY ADMINISTRATION DOESN'T UNDERSTAND MY STRATEGY?

It is not uncommon for Social Security agents to be unfamiliar with processes, or combinations of rules, recommended as claiming strategies. Many of these, such as “suspend” or “restricting an application,” rely on a series of steps to implement. The Social Security Administration agents use many resources to interpret rules and policies, and one common source is the Program Operations Manual System (or POMS).

The POMS is available online for public access and can be found on the Social Security Administration’s website by searching for POMS. Below are explanations of some common strategies and their corresponding POMS reference numbers you can use in completing your claim for retirement benefits in line with your selected strategy.

SUSPEND - The option to “suspend” refers to a process that is only an option after reaching full retirement age. It is technically called a “Voluntary Suspension” of benefits, and its application is detailed in the POMS manual. Specifically, suspending your benefit for the purpose of earning Delayed Retirement Credits is explained in POMS GN 02409.100: “Beginning in January 2000, the Senior Citizens’ Freedom to Work Act of 2000...permitted primary beneficiaries who were at FRA, but were not yet age 70, to voluntarily suspend RIB payments to earn voluntary delayed retirement credits.” According to POMS GN 02409.110, Section A-1, your request to suspend payments may be written or oral and does not have to be signed.

RESTRICTED APPLICATION - Another commonly used claiming strategy is “filing a restricted application.” The term more familiar with Social Security Administration agents is “restricting the scope of the application” and is detailed beginning in POMS GN 00204.020, Sections A and D. This is another rule that cannot be exercised until full retirement age. At that point, if you are eligible for both your own retirement benefit and a spousal benefit on another work record, you can choose which benefit you want to receive. In other words, you request to “restrict the scope” of your application for benefits to only one of these benefits you are eligible to receive. You can also find helpful information about a restricted application on the Social Security Administration website.

ADDING SPOUSAL BENEFITS - On occasion, a claiming strategy will include the instruction to “add spousal benefits” on a particular date. This occurs when one spouse has already claimed his or her own retirement benefit before becoming eligible for a spousal benefit. If the retirement benefit already being paid is less than the eligible spousal benefit would be, the “excess” spousal benefit can be added to the current retirement benefit for a higher total benefit. This can be found in POMS RS 00202.025, Section A-1. “A spouse entitled to a Retirement Insurance Benefit (RIB) or Disability Insurance Benefit (DIB) receives his or her own RIB or DIB plus the difference between that benefit and the spouse’s benefit.”

Any time you are speaking with a Social Security agent about your filing strategy, keep these instructions handy and refer to the references we’ve included to assist in your conversation.

If you are still unsuccessful in implementing your selected strategy, stop the process and contact your advisor. Do not proceed with a claiming strategy you don’t want.

CONCLUSION - We hope these instructions remove some of the unknowns from the Social Security retirement benefit filing process and allows the process go smoothly.

Keep in mind these important points:

- Stick with your selected strategy and contact your advisor if you need help.
- The Social Security Administration agents cannot give advice.
- This is a huge decision in your retirement, so take your time and follow your plan.