

- **A calculated retirement**
- **Our online estimates**
- **Your Social Security Number**

- 2 Retiring abroad and Social Security**
- 3 Questions and Answers**
- 4 Access my Social Security on the go!**



The Social Security Standard

13 Fearless Things To Know about Your Social Security Number



While many of us look forward to Friday, with its end-of-the-workweek designation and our weekend plans, certain cultures consider it an unlucky day. Some people, suffering from triskaidekaphobia, are truly terrified of the number 13. Combine the two factors and it's not surprising that many believe that Friday the 13th is a frightening day.

While superstitions play an important part in the Friday the 13th jitters, we offer a different approach to this "unlucky" day with 13 fearless things to know about your Social Security number and card.

1. Your Social Security number is your link to Retirement or Disability benefits since we use it to record your wages and earnings.
2. There is no charge to obtain a Social Security number and card. This service is free.
3. We keep your records confidential and don't disclose your number to anyone, except when the law requires, or when your information connects you with other government health or social services programs.
4. To prevent identity theft, keep your Social Security card in a safe place with your other important papers and be careful about sharing your number. If asked for your number, find out why your number is needed, how it will be used, and what happens if you refuse to provide it.
5. While you need a Social Security number to get a job or for other services, you often don't need to show your Social Security card. Many organizations can verify your Social Security number directly with us.
6. If your Social Security card is lost, you can replace it up to three times a year with a lifetime limit of 10 replacement cards. Legal name changes and other exceptions will not count toward these limits.
7. You can request a replacement Social Security card with the ease and convenience of our online services if you have a *my Social Security* account and meet our qualifications. Visit www.socialsecurity.gov/myaccount.
8. If you suspect someone is using your number for work purposes, contact us to report the problem so we can review your earnings and verify that our records are correct. You also may view your annual earnings by accessing your *Social Security Statement*, one of the many services available with a *my Social Security* account.
9. If you suspect someone is misusing your number to create credit or other problems for you, report the identify theft with the Federal Trade Commission (FTC) at www.identitytheft.gov

or by calling 1-877-IDTHEFT. We also recommend that you contact the Internal Revenue Service (IRS) if fraudulent tax refunds or reporting is involved, quickly file a complaint with the Internet Crime Complaint Center (IC3) at www.ic3.gov, and monitor your credit reports.

10. The nine-digit Social Security number was initiated in 1936 for tracking workers' earnings over the course of their lifetimes for benefits, not with the intent of personal identification. Since 1936, we have issued over 30 different versions of the Social Security number card.
11. Until June 2011, the first three digits of a Social Security number were determined by the geographical region in which the person lived. Numbers were assigned beginning in the northeast and moving westward. Residents on the east coast often have lower numbers than those on the west coast. Any number beginning with 000 will never be a valid Social Security number.
12. Beginning in June 2011, we assigned Social Security numbers randomly, which protects the integrity of the Social Security number, eliminates the geographical significance of the first three digits of the Social Security number, and extends the longevity of the nine-digit Social Security number.

13. Since November 1936, we have issued 453.7 million different numbers and there are approximately 420 million numbers available for future assignments. We assign about 5.5 million new numbers a year.

Fear not, if you properly protect your Social Security number and card. Information about applying for a Social Security card, name changes, identity theft, and other answers to frequently asked questions is available at www.socialsecurity.gov, or by calling us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

RETIRING ABROAD? WHAT YOU NEED TO KNOW ABOUT GETTING BENEFITS OVERSEAS



Retiring outside of the United States can be an exciting way to spend your golden years. Perhaps retirement in Poland or Peru is in your plans. In many cases, it's possible to receive your Social Security retirement benefits while living abroad. Our website can help you navigate your

benefit eligibility while living overseas.

If you've worked in both the United States and another country, it may be possible for your credits to combine for a larger benefit. Currently, there are 25 countries with such international agreements with the United States. To find out if you have qualifying work in a country with such an agreement, visit

www.socialsecurity.gov/international.

You can receive benefits in many countries. To find out whether you can receive your benefits in the country where you are retiring, you should use our Payments Abroad Screening Tool at

www.socialsecurity.gov/international/payments_outsideUS.html.

There are easy ways to get in touch with us and report changes to Social Security when you live overseas. You can contact your local U.S. embassy, write to us by mail, or call us at 1-800-772-1213. You can find other information in regards to living overseas at

www.socialsecurity.gov/foreign.

Social Security is with you throughout life's journey, even if that journey takes you outside the United States. You can always access our wide range of safe and secure online resources at www.socialsecurity.gov.

Readers Write

GENERAL

Q. *Can I refuse to give my Social Security number to a private business?*

A. Yes, you can refuse to disclose your Social Security number, and you should be careful about giving out your number. But, be aware, the person requesting your number can refuse services if you don't give it. Businesses, banks, schools, private agencies, etc., are free to request someone's number and use it for any purpose that doesn't violate a federal or state law.

To learn more about your Social Security number, visit www.socialsecurity.gov/ssnumber.

Q. *I heard there is a Social Security video available in American Sign Language. Where can I find it?*

A. Yes, it's true. The video is called "Social Security, SSI and Medicare: What You Need to Know About These Vital Programs." The video is available in American Sign Language and it presents important information about our programs. You can watch the video now at www.socialsecurity.gov/multimedia/video/asl. The video is a part of our larger collection of on-demand videos and webinars available at www.socialsecurity.gov/webinars and at www.YouTube.com.

DISABILITY

Q. *I've read there is a five-month waiting period before my Social Security disability payments start. Are there any exceptions to this waiting period? Can I receive SSI during this waiting period?*

A. While there are no exceptions to the five-month waiting period,

you may be able to receive SSI payments if you have met Social Security's strict definition of disability *and* meet the income and resource requirements of the SSI program. For more information regarding the income and resource requirements of the SSI program, please visit www.socialsecurity.gov/disabilityssi/ssi.html.

SSI

Q. *I have been receiving my Supplemental Security Income by direct deposit for years, but I need to change my bank account. How can I do that?*

A. For SSI benefits, you can complete changes in direct deposit by calling or visiting your local field office. In addition, you may call 1-800-722-1213 between the hours of 7 a.m. and 7 p.m. For more information, please visit www.socialsecurity.gov/deposit.

ACCESS MY SOCIAL SECURITY ON THE GO!



Smartphones have been in our lives for over a decade and have changed the way we interact with each other. Social Security is at the forefront of technological advancements, making your online business with us easier and more secure.

About a third of the visitors to SocialSecurity.gov use their smart phones to learn about our programs, find answers to their questions, and access our online services. Now you can access your personal *my Social Security* account on the go or from the comfort of your home. By visiting [/www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount), you can:

- Request a replacement Social Security card, if you meet certain requirements;
- Check the status of your application or appeal.
- Get your *Social Security Statement* to review estimates of your future retirement, disability, and survivors benefits;

- Check your earnings every year to verify the amounts that we recorded are correct; and
- See the estimated Social Security and Medicare taxes you've paid.

There are even more things you can do with *my Social Security* if you're receiving benefits. You can get a letter that verifies your benefit amount, check your benefit and payment information and your earnings record, and change your address and phone number. You also can request a replacement Medicare card, confirm changes to your direct deposit information, and even get a replacement SSA-1099 for tax season.

We're continuing to improve *my Social Security* all the time and make more services available online. Residents of the District Columbia and more than 20 states can now request a replacement Social Security card online using *my Social Security*. It's an easy, convenient, and secure way to request a replacement card online.

To request a replacement card online, you must:

- Have or create a *my Social Security* account;
- Have a valid driver's license in a participating state or the District of Columbia (or a state-issued identification card in some states);

- Be age 18 or older and a United States citizen with a domestic U.S. mailing address (this includes APO, FPO, and DPO addresses); and
- Not be requesting a name change or any other changes to your card.

Securing today and tomorrow can start now. Putting you in control of your future is a priority for us. Visit www.socialsecurity.gov/myaccount today to learn more and to sign up for your own account.

A CALCULATED RETIREMENT

Calculating when you should retire requires evaluating all sources of your retirement income. There are many factors to consider, including your personal retirement goals.

With multiple factors affecting your decision, sometimes it's difficult to see the big retirement picture.

Visit our calculator page and fine-tune your benefit estimate by using the *Retirement Estimator* if you have the required 40 work credits. Changes in your personal circumstances may cause changes in the number of years you work before you retire. Use the *Life Expectancy Calculator* for a rough estimate of how long you might live. The *Retirement Age Calculator* determines your full retirement age and shows the differences when benefits are taken early.