

## **Social Security Column**

WANT TO RETIRE IN 2012? APPLY NOW!

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Plan to start receiving your Social Security retirement benefits in January of 2012? We recommend you apply this October if you'd like your benefits to begin in January.

If the prospect of traveling to an office does not appeal to you, then save yourself a trip and consider the advantages of applying online for Social Security retirement benefits. The Social Security website at [www.socialsecurity.gov](http://www.socialsecurity.gov) makes the process easy and convenient.

In most cases, once you submit your online application electronically, that's it. There are no additional forms to sign or paperwork to complete. In rare cases where we need additional information, a representative will contact you.

You can complete your application for retirement benefits from the comfort of your home or office in as little as 15 minutes. Then you can celebrate 2012 by receiving your first Social Security payment on time.

If you are not quite ready to retire but are thinking about doing so in the near future, you may want to visit Social Security's website to use our convenient and informative retirement planner at [www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2). Here you can find out just how close you are to meeting your financial goals and then "bookmark" the website to file for retirement benefits whenever you are ready.

We encourage people at any stage in their working career to use the *Retirement Estimator* for a instant, personalized estimate of future retirement benefits. Find it at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Remember that you're always first in line when you go online, to [www.socialsecurity.gov](http://www.socialsecurity.gov).

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