We’re writing to encourage use of our online services by employers and their employees. Social Security has a very extensive website at www.socialsecurity.gov that explains everything from how to apply for a Social Security number, becoming insured under Social Security, planning for retirement, and filing applications for both retirement and disability. Your employees can find the retirement links of interest to them from the left column of our homepage. There is a compilation of over 560 frequently asked questions with answers on our most common issues, including reporting identity theft and an explanation of how Social Security calculates retirement benefits.

For those planning their retirement, this link, which allows you to download a retirement benefits calculator, can help when an employee is thinking of reducing their wages prior to retiring, or calculating if an employee is subject to the Windfall Elimination Provision and needs a better estimate of how this will affect their Social Security benefits: http://www.ssa.gov/planners/calculators.htm

We also have available a planner in easy to understand language about eligibility provisions and what you should know after becoming eligible for our programs: http://www.ssa.gov/retire2/

We have a popular estimate program as well that allows users to enter future retirement earnings and earning scenarios along with different starting dates for benefits under Social Security. These can be saved and compared: http://www.ssa.gov/estimator/

There is also a publication for planning when to start receiving your benefits at: http://www.socialsecurity.gov/pubs/10147.html