**Social Security Column**

ARE YOU AGE 70 OR OLDER AND NOT YET RECEIVING BENEFITS?



Retirement is not one-size-fits-all. It can mean different things to different people. Perhaps you have not applied for Social Security retirement benefits because you're still working or are delaying applying so you can get a higher benefit. If you’re age 70 or older, you should apply now for the benefits you’re owed. Your benefits will not increase if you continue to delay applying for them because you are 70 or older.

Did you know that you can receive benefits even if you still work? Your earnings can increase your monthly benefit amount – even after you start receiving benefits. Each year that you work, we check your earnings record. It’s possible your latest year of earnings is one of your highest 35 years. If so, we will automatically recalculate your benefit amount and pay you any increase due.

The best and easiest way to apply for your benefits is with a personal *my* Social Security account. You can create your free account at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount). Once you create your account, you can get an estimate of how much you might receive each month based on when you want to start receiving benefits and then apply.

In your account, you can also:

* Access publications – like our fact sheet for workers ages 70 and up at [www.ssa.gov/myaccount/assets/materials/workers-70andup.pdf](https://www.ssa.gov/myaccount/assets/materials/workers-70andup.pdf).
* Learn about benefits for your spouse and family members.
* Manage your benefits once you start receiving them.

We’re here to help you secure today and tomorrow and we invite you to learn more about applying for retirement benefits at [www.ssa.gov/apply](https://www.ssa.gov/apply/). Please share this information with those who need it.

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