

How to Obtain Your Social Security Statement

If you are approaching eligibility for Social Security retirement benefits – or are already past age 62 – you are used to receiving your latest statement in the mail every year. You may or may not have noticed that you didn't receive one in 2011, but depending on how close you were to filing for benefits you may not have cared very much either way.

Getting Your Current Statement

The Social Security Administration stopped mailing statements in 2011 as part of a cost-cutting effort, but resumed sending them in 2012 to people over age 60. I have recently learned that the mailed statement program will gradually go the way of the dinosaur, and that eventually we will all be required to obtain our statements online. 2012 also marked the launch of an SSA online initiative, which includes the opportunity for most of us to create an "account" and obtain our own statements on the SSA website.

I set up my account sometime last year and hadn't been back there since September 2012 – until March 1, 2013. I went back after I learned that it's getting tougher to create one's own account; I wanted to see if it would be tougher to get back in.

In 2013 SSA launched an even **newer** online initiative called **my Social Security**, which is intended to become a versatile portal for all things Social Security – and some things Medicare. Why is it tougher than when I signed up? Apparently SSA "upgraded our password services" on January 5, 2013, which in this case means it outsourced the process to **Experian**, which describes itself on its website as a "global leader in providing information, analytical tools and marketing services." Many of us know Experian as a major player in the credit reporting industry.

This may help explain some experiences more than a few clients have described to me when they attempted to set up their accounts at <http://www.ssa.gov/myaccount/>. One reported that she was asked questions related to her credit history, such as the date on which she opened a charge account at a certain department store. Not remembering the answer, she took a stab at guessing the correct answer, got it wrong, and was tossed out of the system with instructions to visit her local SSA office. Another person in Glens Falls, NY, reported that he was directed to visit his local office when he was unable to satisfy the questions on a credit-related issue.

It has become clear over the past few months that if you encounter this type of obstacle you actually have to appear at your local SSA office with satisfactory identification (e.g., driver's license, passport, etc.). Once you prove that you are who you say you are, you should be given an access code that you can take home, allowing you to complete the process. This can be a royal pain if you live in a metropolitan area, where the local office may resemble a mob scene. [And, of course, you can't do this during a government shut-down.]

Courtesy of Peter M. Weinbaum, JD
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Recently I have heard of another issue that can pose problems, but that you may be able to resolve yourself. An attorney from Bethesda, MD initially got booted out of the system, but after waiting 24 hours got back in and succeeded. Here's the secret:

"The initial error I made was that I input my telephone number as xxxxxxxxxx and my date of birth as xx-xx-xx. When I went back in the next day, I entered my phone number as xxx-xxx-xxxx and my date of birth as xx-xx-19xx, and my data went through."

As for me, I had minimal problems when I logged in. I learned that the password is good for only 180 days, so I had to invent a new one, but when that was done I was in the clear.

Anyway, here's how you join the brave new world of Social Security online:

1. Go to <http://www.ssa.gov/myaccount/>
2. Click on [Create an Account](#)
3. Follow the [instructions](#)

Early in the process, you will encounter a statement that reads as follows:

You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.

You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:

- With whom you have a business relationship;
- For whom you are a representative payee; or
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to criminal or civil penalties, or both.

[Emphasis added]

This means that technically you cannot ask your financial advisor, attorney, CPA, or son-in-law to create your account for you without exposing them to possible criminal or civil liability. If you don't have online access, or if you are unable to verify your identity online, you may visit your local Social Security office to obtain your statement. On the other hand, if you're not prepared to do this yourself and your son-in-law is inclined to be a scofflaw, you can simply choose to ride shotgun while he opens the throttle.

Once your online account is up and running you may access your statement at any time.

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