2026 · FILING FOR SOCIAL SECURITY

Filing for Social Security benefits can feel overwhelming, but gathering a few key details ahead of time can help make the process smoother and more manageable.

PREPARE YOUR INFORMATION

- ☐ **Gather important documents,** including your Social Security number and identification, before beginning your application.
- ☐ **Gather the routing and account numbers** for the bank account where you would like benefits deposited.
- ☐ **Locate marriage, divorce, or military service records,** if applicable.

REVIEW YOUR BENEFIT DETAILS

- ☐ **Confirm the benefit start date and type of benefit** you discussed with your advisor (e.g., your own, spousal, or survivor benefits).
- ☐ **Confirm your tax withholding elections** as discussed with your advisor or tax professional.

COMPLETE YOUR APPLICATION

- ☐ **Create or log into your account** at SSA.gov to file for benefits.
- ☐ **Review your earnings history** in your "my Social Security" account to confirm it appears accurate over the years.
- ☐ **Begin your application online through SSA.gov** or schedule a phone or in-person appointment, if needed.
- ☐ **Review your application** before submitting it to ensure it is accurate.
- ☐ **Notify your financial advisor or tax professional** once your benefits begin so they can help coordinate your overall financial plan.

WATCH FOR IMPORTANT NOTICES

- ☐ **Monitor your mail and online account** for updates or requests for additional information.
- ☐ **Review your first benefit payment and direct deposit** to confirm they are correct. Your first payment may arrive approximately one month after your chosen start date.
- ☐ **Be cautious of common scams** involving unsolicited phone calls, emails, or text messages claiming to be from the Social Security Administration.

KEEP RECORDS

- ☐ **Keep copies of your application,** benefit estimates, tax withholding elections, and any correspondence from the Social Security Administration.