

HOW TO DETERMINE YOUR PRIMARY INSURANCE AMOUNT (PIA)

1. Go to <http://www.ssa.gov>
2. Click on the link titled, "Estimate your Retirement Benefits" on the left side of the page under "Top Services"
3. Scroll down to the blue box that says, "Estimate Your Retirement Benefits" and click on it
4. Check the box with the red asterisk next to it that says "I have read the Privacy Act Statement"
5. Click on the "I Agree" box
6. On the Information We Need Page, enter the required information that has a red asterisk next to it:
 - a. First name
 - b. Last name
 - c. Mother's maiden name (last name only)
 - d. Social Security number
 - e. Date of birth
 - f. Place of birth (select state)
7. At the bottom right side of this page, click on "Continue"
8. The next page gives you an opportunity to view the information you entered and verify that it is correct. If it all looks good, click "Continue" at the bottom right side of the page
9. The next page will ask you to enter your earnings from last year. Enter zero if you are not earning an income. Click "Continue"
10. The next page will show your Full Retirement Age and the Primary Insurance Amount (PIA) that you would receive at that age if you claimed benefits. It will also tell you the amounts you could expect to receive at age 70 and your current age
11. In some rare cases, certain taxpayer's information is not available online. If this is the case for you, call the SSA at (800) 772-1213, and a SSA representative will provide you with all the information you need. Ask, "What is my Primary Insurance Amount (PIA) at Full Retirement Age (FRA)?"