MPM WEALTH ADVISORS — CLIENT RESOURCE

Social Security:
How to File & Claim

A step-by-step guide to your benefits application

Filing for Social Security is a straightforward process — but the details matter. This guide covers how to apply, what you'll need, and how to set up your benefit correctly from day one.

1 WAYS TO APPLY

Social Security accepts applications three ways. Online is fastest for most retirees; in-person works best for complex situations.

METHOD	HOW	BEST FOR
Online	ssa.gov/apply — 15–30 min, save and return anytime	Most retirees; straightforward situations
Phone	1-800-772-1213, Mon–Fri 8 AM–7 PM ET	Those who prefer guided assistance
In person	Local SSA office — appointments recommended; walk-ins accepted	Complex cases: foreign work history, survivor or spousal claims

2 WHEN TO SUBMIT YOUR APPLICATION

Apply **3–4 months before** the month you want benefits to begin. Social Security pays one month in arrears — the benefit for January is paid in February — so submitting early ensures no gap in payments.

A note from MPM: Your advisor will have already worked through the optimal claiming age with you. Once that decision is made, come back to this guide to complete the application itself.

3 DOCUMENTS & INFORMATION TO HAVE READY

ITEM	DETAILS
Social Security number	Yours; spouse's if filing for spousal or survivor benefits
Proof of age	Birth certificate or other official document
Proof of U.S. citizenship	Required if born outside the U.S.
W-2s or tax returns	Most recent year; Schedule SE if self-employed
Bank account information	Routing and account number for direct deposit
Marriage/divorce certificate	Required for spousal, divorced spousal, or survivor claims
Military discharge papers	Form DD-214, if applicable
Workers' comp records	If receiving workers' compensation or public disability benefits

You do not need originals for an online application, but SSA may request them later — keep originals accessible.

4 DIRECT DEPOSIT

Direct deposit is required for all new recipients. Provide your routing and account number during the application. Payments arrive on a set Wednesday each month based on your birth date:

BIRTH DATE	PAYMENT ARRIVES
1st – 10th of the month	2nd Wednesday of the month
11th – 20th of the month	3rd Wednesday of the month
21st – 31st of the month	4th Wednesday of the month

If you began receiving benefits before May 1997, your payment arrives on the 3rd of each month.

5 SETTING UP FEDERAL TAX WITHHOLDING

Taxes are **not** automatically withheld from Social Security. To avoid a surprise bill at tax time, most recipients choose voluntary withholding. Complete **Form W-4V (Voluntary Withholding Request)** and submit to SSA by mail or in person — it cannot be filed online.

RATE	WHEN IT TENDS TO FIT
7%	SS is your primary income source; modest combined income
10%	Most common choice for retirees with moderate combined income
12%	Pension, RMDs, or other taxable income alongside SS
22%	High combined income; up to 85% of SS likely taxable

Tax torpedo alert: Up to 85% of your Social Security benefit may be taxable depending on your total income. Your MPM advisor will have modeled this in your plan — use that guidance to pick your rate, or ask us before you file. You can change or cancel withholding at any time with a new W-4V.

6 SPOUSAL & SURVIVOR BENEFIT APPLICATIONS

These claims each require extra steps and documentation at the time of application.

BENEFIT TYPE	KEY FILING NOTES
Spousal	Apply online or by phone. Your spouse must already be receiving their own benefit. You automatically receive the higher of your own or the spousal benefit — not both.
Divorced spousal	Marriage must have lasted 10+ years; you must be currently unmarried. Your ex-spouse does not need to have filed and is not notified of your claim.
Survivor	Cannot be filed online — must apply by phone (1-800-772-1213) or in person. Call as soon as possible after a spouse's death; survivor benefits are generally not retroactive beyond the application month.

7 AFTER YOU APPLY — WHAT TO EXPECT

- **Confirmation:** Online applicants receive a receipt number immediately — save it for any follow-up calls to SSA.
- **Processing time:** Most straightforward retirement applications process in 4–6 weeks. Spousal and survivor claims can take longer.
- **Award letter:** SSA mails your official benefit amount. Review it carefully and contact SSA immediately if the amount or start date looks wrong.
- **Medicare:** If you are 65 or older when you apply, you will be automatically enrolled in Medicare Parts A and B. If under 65, enroll separately when you become eligible.
- **Earnings record:** Verify your record at ssa.gov/myaccount after filing. Errors in your work history reduce your benefit permanently.
- **Annual COLA:** Benefits adjust each January for inflation. SSA mails a notice each fall with your updated benefit amount.

MPM Wealth Advisors
419.861.1400 · MPMwealth.com

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Sources: Social Security Administration (ssa.gov), Forms SSA-1 and SSA-2, the Program Operations Manual System (POMS); SSA Publication No. 05-10024; IRS Publication 915 (Social Security and Equivalent Railroad Retirement Benefits) for taxation. Confirm current rules at ssa.gov before filing.