

Retiring



Social Security – Consider the source



Your retirement income probably won't come from just one source. Your retirement plan savings, other savings, a job during retirement and Social Security all may be potential sources of income. It's a good idea not to rely on a single source – especially Social Security – to provide the bulk of your retirement income.

To see an estimate of your Social Security benefits online, you can sign up for a [my Social Security account](#). If you don't register (and are not currently receiving benefits), you will receive a Social Security statement in the mail every five years starting at age 25 (annually after age 60). Along with other information, the Statement will provide an estimate of your Social Security benefits. You can use the estimate for planning purposes.

On average, a retired worker in 2022 receives only about \$1,552 a month from Social Security¹. Chances are, you'll want to have additional sources of income to supplement Social Security when you retire. Your retirement savings plan is a great way to prepare for your future, so contribute as much as possible to your plan account.

Know your sources

Today's retirees receive income from several sources.²

Here's a breakdown:

Social Security	32%
Earnings	25%
Pensions	25%
Asset Income	10%
Other	8%



If you have questions about your workplace retirement plan, please contact your Human Resources department or your retirement plan provider's customer service center.

¹ Fact Sheet, 2022, Monthly Statistical Snapshot, Social Security Administration https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/ - https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/2022-11.pdf

² Improving the Measurement of Retirement Income of the Aged Population, 2021 Social Security Administration <https://www.ssa.gov/policy/docs/workingpapers/wp116.html> - Health and Retirement Study

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