

Attorney Timothy P. Crawford, CPA, CELA*, CAP**
wanted to share this information with you.

SOCIAL SECURITY – RETIRE ONLINE

Greater Milwaukee Area Offices in Brookfield, Glendale, Milwaukee & Racine

Your Asset Protection Law Firm
840 Lake Avenue, Suite 200
Racine, WI 53403
Toll Free: (888) 634-6675
(262) 634-6659

E-mail: tpc@tpcelderlaw.com
Website: www.TpcLaw.com

The Social Security Administration (SSA) has recently introduced a service that permits people to apply for their retirement or disability benefits online. The SSA's Retire Online campaign is designed to inform the more than 80 million baby boomers about the new service. SSA Commissioner Michael Astrue has said that, "We just don't have the infrastructure to handle that workload in the traditional fashion." The SSA estimates that the baby boomers will become eligible for retirement at a rate of 10,000 per day for the next 20 years.

The SSA has had an online service since 2000, but applicants still have had to mail or deliver documents with their signatures, along with copies of birth certificates or W-2 forms. The goal of the new system is for the process to be paperless in the majority of cases. It now takes a field officer approximately 45 minutes to finish an application form for an individual who applies in person at Social Security office. Most applicants using the new online system should be able to apply for their benefits in 15 minutes or less.

Commissioner Astrue acknowledges that a large part of the population is not computer literate, so the online system does not eliminate the ability for applicants to deal with a person at the agency or a field office. The following is an excerpt from the Retire Online website regarding the application process: "To apply, go to www.socialsecurity.gov and click on 'Applying Online for Retirement Benefits.' You will be asked a brief series of questions about you and your work. Need to look up some information? You don't have to complete the application in one sitting. You can stop and restart the application without losing any of the information entered. Have a question? There are convenient 'more info' links that you can access to get an answer. And when you're done, just click the 'Sign Now' button to submit the application. There are no paper forms to sign, and usually no additional documents are required. If more information is needed, then the SSA will contact you." It is estimated that 1 million people will use the new online form in 2009, up from 750,000 in 2008.

The SSA has also developed a new Retirement Estimator that people can use to obtain immediate and personalized information regarding their Social Security benefits. Individuals will still receive an annual Social Security statement, and can use the Retirement Estimator to calculate the benefits that they will receive depending on the age at which they start receiving benefits. Commissioner Astrue states, "It is simple, easy to use and will provide highly accurate benefit estimates for those nearing retirement age. For younger workers, it will provide valuable information to help them plan and save for their retirement."

**“Those Who Plan Ahead Win.
Those Who Don’t Plan Ahead Lose.”**

This article is not intended as legal advice. It is basic information. I would recommend that you call Attorney Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Timothy P. Crawford can be reached toll-free at 1-888-634-6675. When you call in, please mention the fact that you have read this article.

*Attorney Timothy P. Crawford is a Board Certified Elder Law Attorney(CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

**Timothy P. Crawford was invited to join the Council of Advanced Practitioners of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. The Council of Advanced Practitioners (CAP) is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated the top in the nation by Martindale Hubbell. A Service that provides an independent rating of the quality of attorneys.

**GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE,
MILWAUKEE & RACINE**

**“Helping Families in Wisconsin for Over 40 Years to Protect Their Assets from
Nursing Home Care Costs”**

"A majority of the text of this article has come from an article prepared by Attorney Andy Hook, a friend of Attorney Timothy P. Crawford, and is used here with permission."

FORM DISTRIBUTION CODE SHEET – FORM: ARTICLE PASSWORDS FOR YOUR COMPUTER

NEW CULL NO CULL

(NOTE TO FORM TYPIST: INCLUDE THIS SHEET WITH ANY FORM BEING CHANGED OR CREATED, & MAKE THIS SHEET THE LAST PAGE OF THE FORM SAVED IN THE COMPUTER.)

BELOW IS A LIST OF THE LOCATIONS WHERE THE ATTACHED FORM WILL GO:

- A. TPC (all forms)
- B. SAM (all forms)
- C. RACHEL (all forms for Masters) TO BE PUT IN:
 - T19 #1 – Maxi
 - T19 #1 - Mini
 - T19 #2 Package
 - Crisis
 - Pre-Plan
 - BOTH Package
 - SPA #1 – Maxi
 - SPA #1 - Mini
 - Probate Avoidance Pkg. (PAP)
 - FFLT #1 Will Pkg
 - FFLT #2
 - FOLDERS IN CONFERENCE ROOMS (Library, JP’s Office, & BK)
 - CREDENZA– Sections A, C & D of T19 #2
- D. LYNN & NINA - FFLT SIGNINGS
- E. ELLEN (T19 Update forms and Signing Pkgs forms)
- F. HEATHER (Starter Packages and NOY Packages)
- G. FORMS IN FILES FOR UPCOMING APPTS (Signing Box & TPC’s Office)
- H. TAMI - Marketing Pkg: L&L Co-Counsel Pkg. Teaser/Order Pkg.
- I. TOP TEN - Tami
- J. WEBSITE – Tami & Howard Reverse Mortgage Folder - Tami
- K. SEMINAR FOLDERS – Rachel, Tami, Howard & Heather
- L. T19 MANUAL - Lynn & Rachel RESOURCE BOOK – Lynn & Rachel
- M. DEATH PKGS. – Kay & Lynn

THE FOLLOWING FORMS SHOULD BE GIVEN TO TPC AND ALL STAFF:

- 1. Maps
- 2. Locate File Form
- 3. GO TO Next Labels
- 4. Report Request Form
- 5. TPC Fax Sheet
- 6. Form Distribution Code Sheet
- 7. General Codes Sheet
- 8. 50% Discount Certificates