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**The Benefits of Creating a Social Security Account**  
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Raymond Eustace  
[ray@eustaceadvisors.com](mailto:ray@eustaceadvisors.com)  
910-377-5021 office

[www.eustaceadvisors.com](http://www.eustaceadvisors.com)

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A “my Social Security” account is your online portal to the U.S. Social Security system. This type of account provides online, interactive and secure access to many Social Security services and records. Via this system, you can apply for and manage your Social Security benefits and enroll in Medicare.

Even if you’re not receiving Social Security benefits yet, setting up a *my Social Security* account is recommended to protect your benefits and personal information from identity thieves.

If you have already set up an online Social Security account, note that as of June 7, 2025, you'll need to use Login.gov or ID.me to access your Social Security online services – I’ll provide more information on setting up your My Social Security access later in this article.

### [A Note about Medicare account management](#)

This article will focus on the **Social Security** online account, which can be set up by anyone at least 18 years of age with a valid Social Security number and email address.

Eventually, you will need to set up a separate online Medicare account (MyMedicare.gov). The Social Security and Medicare accounts are related but have different purposes. Establishing a Medicare account will typically take place when you become eligible for Medicare (generally during the seven month period around your 65<sup>th</sup> birthday - the three months before you turn 65, the month you turn 65, and the three months after you turn 65).

The MyMedicare.gov account is run by the Centers for Medicare & Medicaid Services (CMS) and allows the account owner to access their Medicare claims, compare and choose Medicare plans, find providers, and manage some billing information. A Medicare number, created when you enroll in Medicare via the my Social Security account, is required to create a MyMedicare.gov account.

### [Features of an online my Social Security Account](#)

1. Direct Access To Your Social Security Statement
  - You can view and download your estimated retirement, disability, and survivor benefits.
  - You can review your earnings history to make sure it’s correct. Errors in your earnings history data may affect your benefits and should be resolved as soon as possible. Prior to initiating your social security benefits, we recommend you download your statement and confirm the accuracy of your earnings history on an annual basis.
2. Online Application and Monitoring of Benefits and Claims
  - Initiate and track applications for retirement, disability, or Medicare benefits online.
  - Check the status of a claim without having to call or visit an office.
3. Manage Your Social Security Benefits Online
  - If you’re already receiving Social Security or Medicare, you can:
    - View and print benefit verification letters.
    - Check payment amounts and payment dates.
    - Change your address and direct deposit information.

- Initiate, change, or stop your Voluntary Tax Withholding (VTW) rate.
4. Request Key Documents
    - Get an SSA-1099 tax form, which is needed for income tax filing.
    - Request a replacement *Social Security* card.
    - Request a replacement Medicare card (if already enrolled).
  5. Protect Against Identity Theft
    - Creating your Social Security account as early as possible prevents someone else from fraudulently setting one up in your name.
    - The use of two-factor authentication when logging in to your Social Security account will provide additional defense against inappropriate access to your account or benefits.

## How to Create Your *My Social Security* Account

Start here: <https://www.ssa.gov/myaccount/create.html>. There is also a helpful Youtube video that reviews the account setup process listed below in the Resources section.

The Social Security Administration requires the use of either a Login.gov or ID.me credential to log into your *my Social Security* account. If you've already established either a Login.gov or ID.me credential, use this sign-in credential to access your Social Security account.

If you do not yet have a Login.gov or ID.me credential in place, I recommend you establish the Login.gov credential for access to your *my Social Security* account. To create a Login.gov or ID.me credential for access to your *my Social Security* account, you will need to gather the information noted below.

1. Personal Information
  - Full legal name (as shown on your Social Security card)
  - Social Security Number (SSN)
  - Date of birth
  - Mailing address
2. Contact Information
  - Email address (required for verification)
  - U.S. phone number (for two-factor authentication)

3. Identity Verification Details

A picture of the front and back of your valid Drivers License will be requested when you set up your Login.gov credential.

ID.me and the Social Security Administration may also prompt you with questions from your credit file to confirm your identity, such as:

- Past addresses
- Loan or credit card account numbers
- Mortgage lender or auto loan details

Be prepared to answer questions regarding these verification topics during your account setup process. If you've frozen your credit with Equifax, Experian, or TransUnion,

temporarily unfreeze it before creating your account, or the SSA's verification process might fail.

### Call to Action

The best way to stay on top of your Social Security benefits—even if you're not receiving benefits yet—is by creating an online *my Social Security* account. It's also an effective way to protect your benefits and personal information from identity thieves. You might assume it's safer to keep your personal details—especially your Social Security number—off the internet. However, setting up a *my Social Security* account is an important step toward protecting your benefits and I encourage all of my clients to open a *my Social Security* account.

With an online *my Social Security account*, you'll also save time and reduce paperwork by avoiding phone calls and SSA office visits to perform a wide range of account tasks.

### Resources

1. <https://money.usnews.com/money/retirement/social-security/articles/why-you-should-create-a-my-social-security-account>.
2. <https://www.ssa.gov/hlp/isba/10/isba-checklist.pdf>.
3. [https://youtu.be/3JLt\\_Hir\\_vc?si=44HdC1HOHJJ5s4NE](https://youtu.be/3JLt_Hir_vc?si=44HdC1HOHJJ5s4NE).

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