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Sometimes it's hard to believe how quickly the seasons change and the years pass by. Whatever season of life you happen to be in, it may be a good time to reflect on the protection you have through Social Security.

Each stage of life — from the spring of youth to the summer of middle age to the autumn of retirement — comes with its own set of financial concerns. In each situation, Social Security is there to help.

Of the more than 53 million Americans receiving Social Security benefits, nearly one-third are not retired workers or their dependents. They are disabled workers and their families, or the survivors of a deceased worker. These non-retirement Social Security benefits can be especially important to young workers because about one-in-eight young people will die before retirement, and about one-in-four will become disabled.

While the death of a husband, wife, or parent is emotionally devastating, it often can be financially devastating as well. Social Security provides a monthly survivors benefit payment to help the qualified family members of a deceased worker.

Social Security disability protection is equally valuable. Few workers have an employer-provided, long-term disability policy. With Social Security,

however, the average worker has the equivalent of a disability insurance policy that pays monthly benefits to workers and their families, based on the workers' lifetime earnings. So you can rest a little easier knowing that Social Security provides some measure of security, if life does not turn out as planned.

On the other hand, if you do work and retire as planned, Social Security serves as the foundation for a secure retirement. Social Security is the

largest source of income for most elderly Americans today, but Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

If you would like to obtain an estimate of your retirement benefits, visit our online Retirement Estimator at www.socialsecurity.gov/estimator. It provides an instant, personalized estimate of your future benefits, while allowing you to try out different scenarios using various retirement ages and future earnings which could change your retirement pictures.

And perhaps the best news of all is that it's easier than ever to apply for retirement benefits. You can do it right from the comfort and convenience of your home or office by visiting www.socialsecurity.gov/applytoretire. It can take as little as 15 minutes.

Whether you're young or old, Social Security is there through every season. You can find out more at www.socialsecurity.gov.