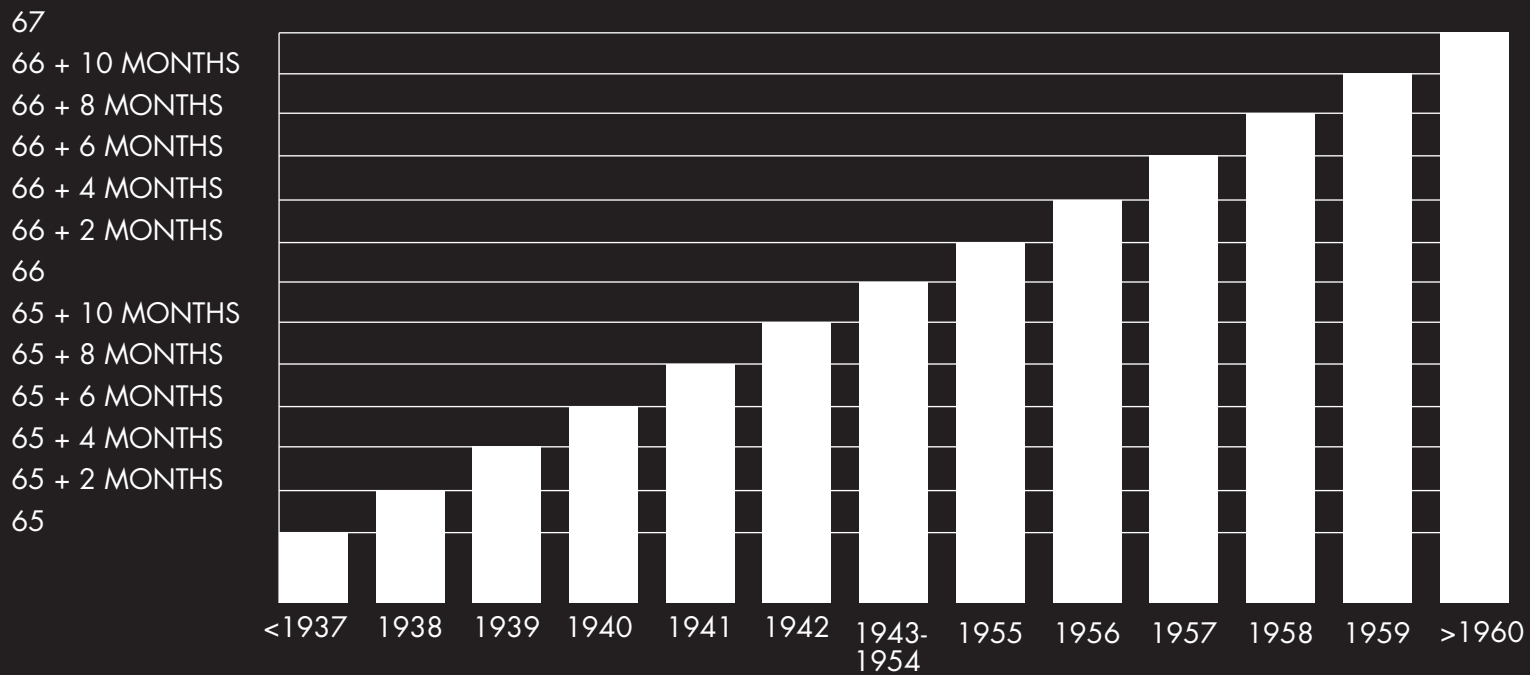
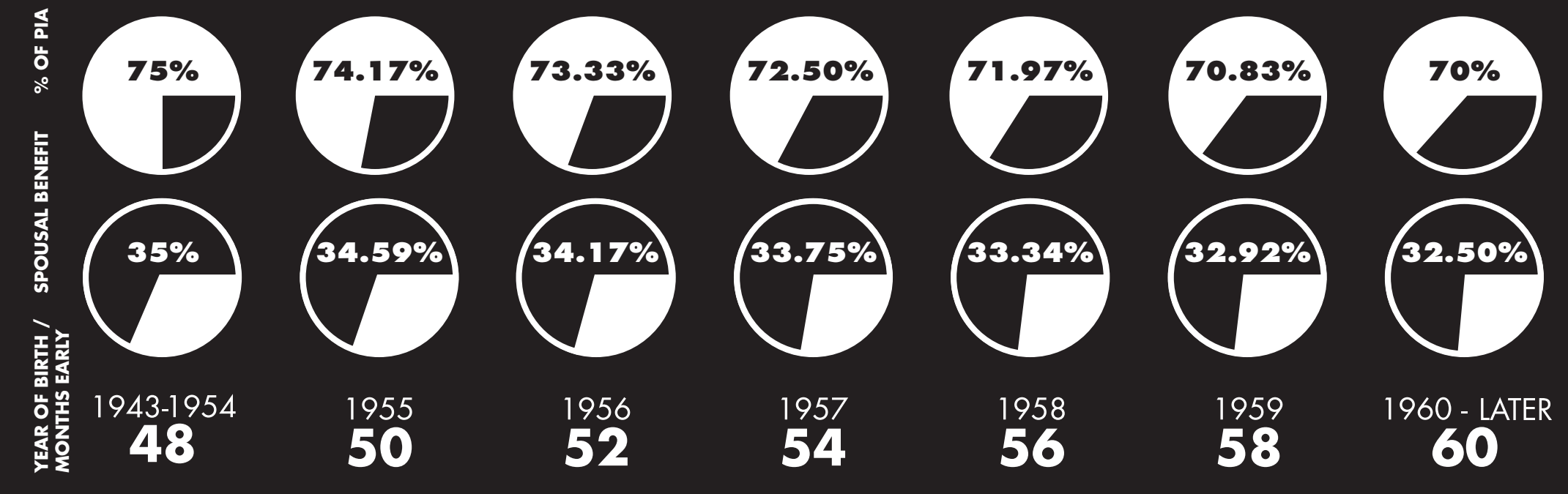


# SOCIAL SECURITY

## WHEN IS MY FULL RETIREMENT AGE?



## FILING AT 62?



## SPOUSAL BENEFIT RULES AND ELIGIBILITY

MUST BE **62** YEARS OLD

MUST BE MARRIED AT LEAST **12** MONTHS

THE INDIVIDUAL'S SPOUSE MUST HAVE ALREADY FILED FOR THEIR OWN BENEFIT

## CAN I PAY BACK MY SS AND RE-SET MY BENEFIT ELECTION?

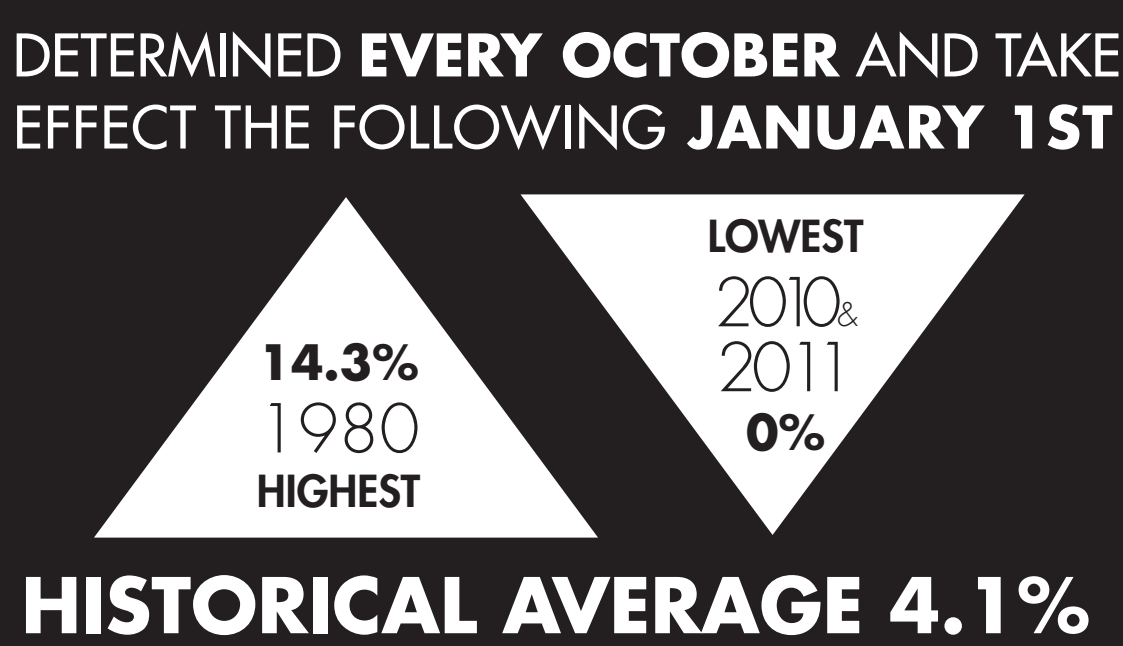
IF FILING FOR SPOUSAL BENEFIT PRIOR TO FRA: THE PIA OF THE INDIVIDUAL FILING FOR THE SPOUSAL BENEFIT MUST BE LESS THAN HALF OF THEIR SPOUSE'S PIA



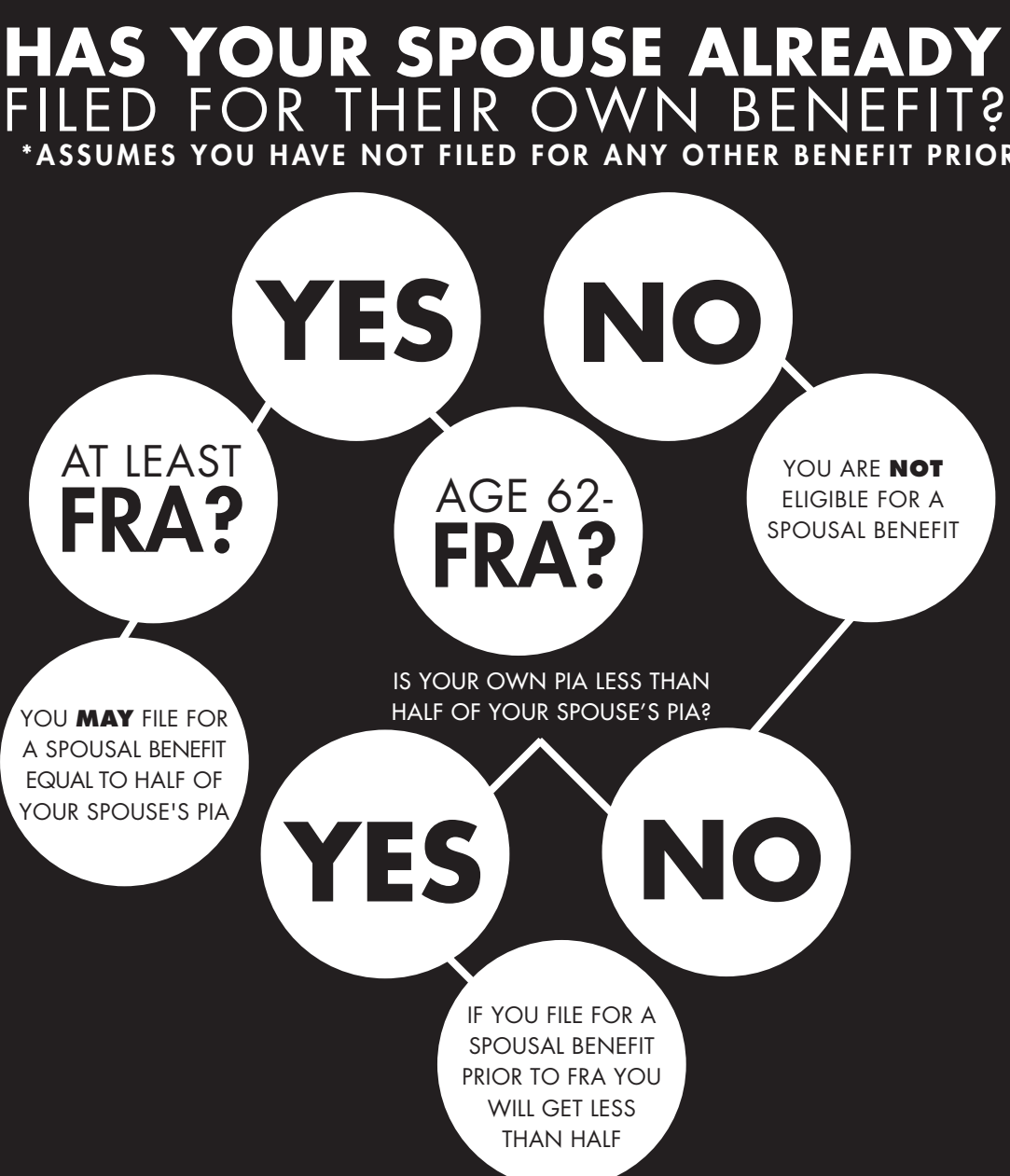
## SOCIAL SECURITY THRESHOLDS

THE YEAR BEFORE YOU TURN FRA	THE YEAR YOU TURN FRA	OLDER THAN FRA
EARNINGS ABOVE THE LOWER THRESHOLD CAN IMPACT BENEFITS	EARNINGS ABOVE THE HIGHER THRESHOLD CAN IMPACT BENEFITS	NO BENEFITS ARE WITHHELD BECAUSE OF EARNED INCOME

## COLAs



## \*CAN I GET HALF OF MY SPOUSE'S BENEFIT?



## CAN I FILE A RESTRICTED APPLICATION?

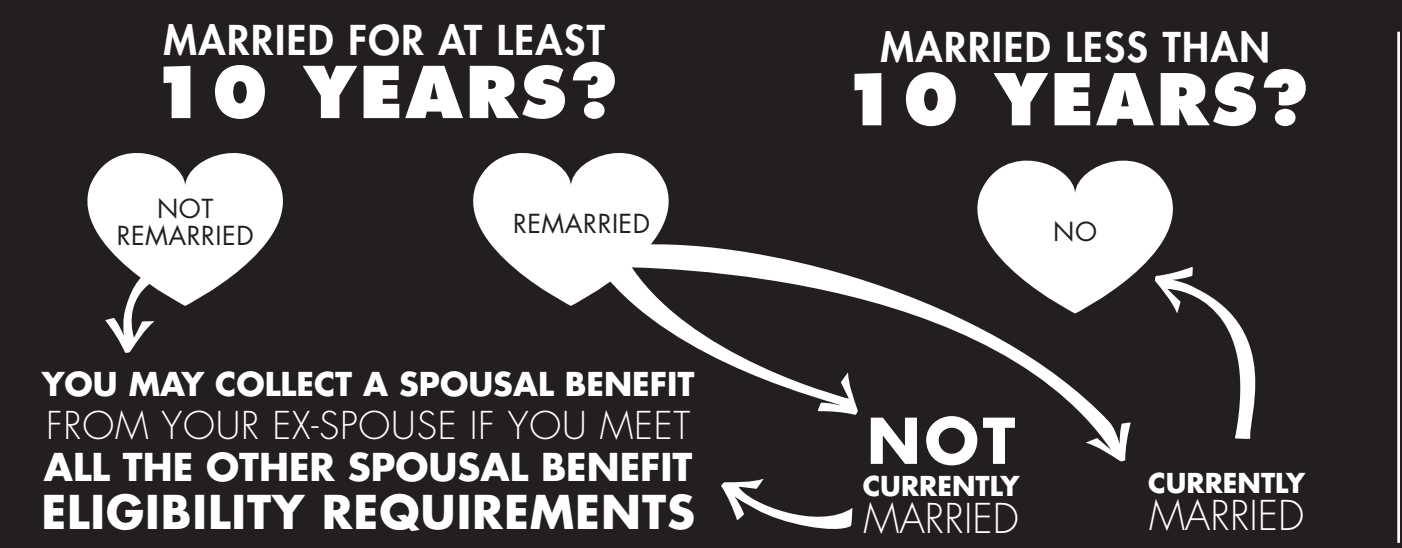
**AT LEAST FRA?** YES / NO

YOU MAY FILE A RESTRICTED APPLICATION AT THIS TIME.

YOU MAY NOT FILE A RESTRICTED APPLICATION AT THIS TIME.



## CAN I COLLECT A SPOUSAL BENEFIT FROM MY EX-SPOUSE?



## PAY DAY



CAN MY HUSBAND/WIFE TAKE A SPOUSAL BENEFIT AT 62 AND SWITCH TO THEIR OWN BENEFIT LATER, AFTER IT HAS MAXED OUT? **No**

## DIVORCED SPOUSAL BENEFITS

MUST BE **62** YEARS OLD

MUST BE MARRIED AT LEAST **10** YEARS

MUST NOT BE **REARRIED**

THE INDIVIDUAL'S FORMER SPOUSE MUST BE AT LEAST **62** YEARS

IF FILING FOR SPOUSAL BENEFIT PRIOR TO FRA: THE PIA OF THE INDIVIDUAL FILING FOR THE SPOUSAL BENEFIT MUST BE LESS THAN **1/2** OF THEIR SPOUSE'S PIA

## SOCIAL SECURITY TAX

MARRIED FILING JOINTLY	SINGLE, HOH, MFS APART FROM SPOUSE
0% (<\$32,000)	0% (<\$25,000)
UP TO 50% (\$32,000 - \$44,000)	UP TO 50% (\$25,000 - \$34,000)
UP TO 85% (>\$44,000)	UP TO 85% (>\$34,000)

MARRIED FILING SEPARATELY LIVING WITH SPOUSE UP TO 85% OF SS IS SUBJECT TO TAXATION

## ADMINISTRATION

1 800 772 1213

WEBSITE WWW.SSA.GOV

GET YOUR SOCIAL SECURITY STATEMENT @ WWW.SSA.GOV/MYACCOUNT/

FIND YOUR PIA @ WWW.SSA.GOV/MYACCOUNT/

## KEEP IN MIND

IF YOU FILE FOR ANY BENEFIT PRIOR TO FULL RETIREMENT AGE IT WILL BE REDUCED, LIKELY FOREVER

★★★★★

SOCIAL SECURITY PAYS A LUMP-SUM DEATH BENEFIT OF \$255 TO A SURVIVING SPOUSE

A MAXIMUM SURVIVOR BENEFIT OCCURS ONLY ≥ FRA OF THE INDIVIDUAL FILING FOR IT

A SURVIVOR BENEFIT MAY BE CLAIMED AS EARLY AS **AGE 60**

A MAXIMUM SURVIVOR BENEFIT IS **100%** OF EITHER THE DECEDENT'S PIA + ANY DRCs OR THE AMOUNT THE DECEDENT WAS ACTUALLY RECEIVING

REARRIAGE PRIOR TO AGE 60 NEGATES THE ELIGIBILITY TO COLLECT A SURVIVOR BENEFIT FROM A FORMER SPOUSE

A MAXIMUM SPOUSAL BENEFIT IS 50% OF THE OTHER SPOUSE'S PIA

MAXIMUM SPOUSAL BENEFIT OCCURS ONLY ≥ FRA OF THE INDIVIDUAL FILING FOR IT

CLAIMING A SPOUSAL BENEFIT PRIOR TO THE FRA OF THE INDIVIDUAL FILING FOR IT WILL RESULT IN A BENEFIT **LESS THAN 50%**

SOCIAL SECURITY BENEFITS ARE COMPLETELY GENDER-NEUTRAL. ANY TECHNIQUE AVAILABLE TO THE "PRIMARY EARNER" IS ALSO AVAILABLE TO THE "SECONDARY EARNER"