

Making smart Social Security decisions if you are **widowed**

If you are widowed, you can collect Social Security benefits as early as age 60*—known as survivors benefits. The benefit amount is based on your spouse's Social Security benefit and your age.

- **If you are at Full Retirement Age or older:**
You would receive 100% of your deceased spouse's benefit amount
- **If you are age 60* up to Full Retirement Age** (but not including Full Retirement Age): You would receive a percentage (ranging from 71.5% to 99%) of your deceased spouse's benefit amount
- **If your spouse was receiving reduced benefits:**
Your survivors benefit will be based on the reduced benefit amount

The Full Retirement Age used to calculate survivors benefits may differ from the Full Retirement Age used to calculate retirement benefits. Please check with the Social Security Administration for details.

Other things to consider:

- If you remarry after you reach age 60*, your remarriage will not affect your eligibility for survivors benefits. However, if your current spouse is receiving Social Security benefits, you can apply for benefits based on his or her record if it is higher than your survivors benefit.
- If you are receiving survivors benefits and you are eligible for retirement benefits based on your earnings record, you can switch to your own retirement benefit as early as age 62 if it is higher.
- If you are already receiving retirement benefits based on your own earnings record, you can contact the Social Security Administration and they will determine if you are eligible to receive a higher benefit as a widow or widower.

*Age 50 if you are disabled.

Source: ssa.gov, "If You Are the Survivor," accessed November 7, 2022.

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ACTION PLANNER **Action steps**

- Talk to your financial professional** about the role Social Security will play in your overall retirement income plan. A financial professional can help you understand your options and make a more informed decision about one of your most valuable retirement benefits.
- Work with the Social Security Administration** for a full discussion of your available benefits and options. The examples included here are not meant to be exhaustive.
- Consult with your qualified tax advisor before making any decisions.** These strategies can get complex.

Your financial professional can also work with you to position your investments to help provide for your income needs throughout retirement.

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