



Boomer Retirement Briefs



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Social Security Checklist for Divorced Individuals



- ✓ Find your divorce decree
- ✓ Confirm that you meet the requirements to claim as an ex-spouse
- ✓ Print your current Social Security statement
- ✓ See how many credits you've earned
- ✓ Check out your estimated benefit at 62, FRA, and 70
- ✓ Meet with or call Social Security to discuss your eligibility for benefit as an ex-spouse
- ✓ Meet with a retirement income financial advisor to consider Social Security choices in your overall plan
- ✓ Consider the impact on your monthly income if you claim early or continue to work

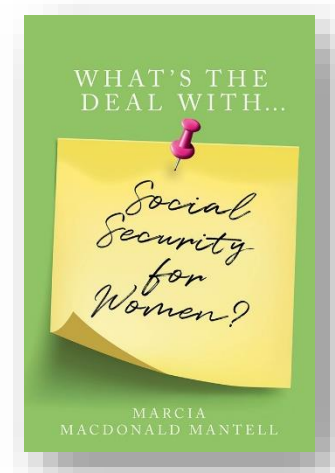
Now that you've read about your Social Security benefits as an ex-spouse (chapters 12 – 14), **it's time to take action**. Here's more information about the steps you can take to get a better handle on your own Social Security benefit as a worker and/or ex-spouse.

Take a good look at your Social Security statement today!

- Make sure you will qualify for ex-spouse benefits:
 - You were married for 10 consecutive years or longer;
 - You have reached age 62 **and** your ex has reached age 62
 - Your divorce was finalized 2 years ago; or, your ex is already claiming
 - You have not remarried (it doesn't matter if your ex has remarried).
- You will need your divorce decree and other documents when you claim.
- Set up your personal account at [SSA.gov/mySocialSecurity](https://www.ssa.gov/mySocialSecurity). Print your statement. Check your credits. You'll claim on your own record or as an ex-spouse.
 - Your maximum ex-spousal benefit is 50% of your ex's PIA.
- Review your own benefit estimates at ages 62, FRA, and 70. Take a look at the dramatic, permanent pay reduction you'll take if you claim early.
- Use the online calculators at [SSA.gov](https://www.ssa.gov) to see what happens to your monthly payment at various claiming dates.
- Consider the implications of claiming early or working and claiming before FRA.

When It's Time to Claim

- Schedule in-person meeting or call Social Security to discuss which option gives you the highest monthly benefit.
- If you are claiming on your own benefit, use the [online application at SSA.gov](#) for fastest and easiest claiming.
- If you are claiming on your ex, follow the directions from the SSA agent.
- Choose the date for your benefit payments to begin.



If you haven't had a chance to read my book about Social Security, you can order your copy on [Amazon](#) or [Barnes & Noble](#).