



Boomer Retirement Briefs



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Social Security Checklist for Married Couples



- ✓ Print your current Social Security statement
- ✓ See how many credits you've earned
- ✓ Check out your estimated benefit at 62, FRA, and 70
- ✓ Ask your spouse to print his/her current statement
- ✓ Review your spousal and survivor benefit amounts
- ✓ Discuss each of your timing and claiming choices
- ✓ Meet with a retirement income financial advisor to consider Social Security choices in your overall plan
- ✓ Carefully weigh your financial goals vs. time spent together before claiming

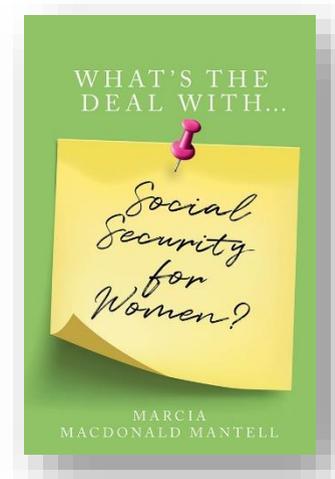
Now that you've read about Social Security and married couples (chapters 8–11), **it's time to take action.** Here's more information about the steps you can take to get a better handle on your own Social Security benefit as a worker and/or as a spouse.

Take a good look at your Social Security statement today!

- Set up your personal account at SSA.gov/mySocialSecurity. Download and print your statement. Check if you have enough credits to claim on your own record, or if you will claim as a spouse.
- Review your benefit estimates at ages 62, FRA, and 70. Take a look at the dramatic, permanent pay reduction you'll take if you claim early.
- Ask your spouse to sign up for his or her personal account. Take a look at those retirement estimates. Your maximum spousal benefit will be 50% of their PIA.
- Use the online calculators at SSA.gov to see what happens to your monthly payment at various claiming dates.
- Work together to consider possible dates when you each might claim benefits. Keep in mind that you cannot get your spousal benefit until the other claims. Carefully weigh spending more time together vs. implications on early Social Security claiming.
- Consider the implications of claiming options on survivor spouse benefits. The surviving spouse receives only the one higher benefit.

When It's Time to Claim

- Whether you and your spouse are enrolling at the same time, or months or years later, you'll each fill out an application. Follow the directions for the claim you are making: on your own record or as a spouse.
- Choose the date for benefit payments to begin.
- Use the [online application at SSA.gov](https://SSA.gov) for a fast and easy process.



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