



Where Boomers Find New Ideas for:

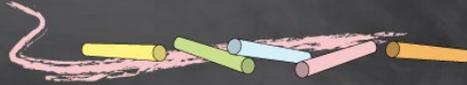
REINVENTING

REDESIGNING

RECHARGING

RETHINKING

REIMAGINING



Social Security Checklist for MARRIED COUPLES



- ✓ Print current Social Security statement for each spouse
- ✓ See how many credits you've each earned
- ✓ Check out estimated benefits at 62, FRA, and 70 on both records
- ✓ Review spousal and survivor benefit amounts on each record
- ✓ Discuss when each of you might want to claim and the implication on the other's claim
- ✓ Meet with a retirement income financial advisor with Social Security expertise to build a comprehensive plan
- ✓ Carefully weigh your financial goals vs. time you want to spend together before claiming

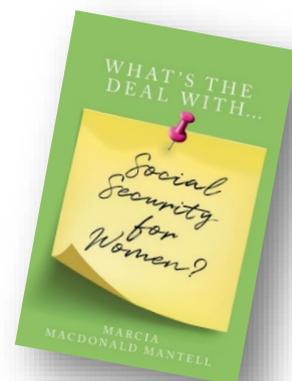
Read about Social Security and married couples, in my book, *What's the Deal with Social Security for Women*. **Then, take action!** Here's more information about the steps to take to get a better handle on your own Social Security benefit as a worker and/or spouse.

Find the best strategy that works for both spouses

- ❑ Set up personal accounts at [SSA.gov/mySocialSecurity](https://www.ssa.gov/mySocialSecurity). Download and print each statement. Check if you have enough credits to claim on your own record, or if you will claim as a spouse.
- ❑ Review and compare each spouse's benefit estimates at ages 62, FRA, and 70.
 - If the higher-earning spouse claims early, they get a permanent reduction in monthly benefits, and lock in a lower survivor benefit for their spouse.
 - The maximum spousal benefit is 50% of the higher-earner's PIA.
- ❑ Use the online calculators at [SSA.gov](https://www.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. Keep in mind that you cannot get a 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.
- ❑ If you receive a public pension, make sure to account for a lower Social Security benefit under WEP and GPO rules.

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 a separate application.
- ❑ Fill out your request 2 – 3 months before you want payments to begin.
- ❑ Use the [online application at SSA.gov](https://www.ssa.gov) for a fast and easy process.



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