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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
- ✓ Contact Social Security to discuss your eligibility for benefit as an ex-spouse
- ✓ Meet with a retirement income financial advisor to build Social Security into your overall plan
- ✓ Consider the impact on your monthly benefit if you claim early or continue to work

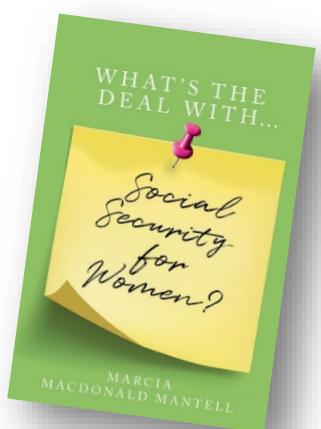
Read about your Social Security benefits as an ex-spouse in my Social Security book, *What's the Deal with Social Security for Women*. **Then, take action!** Here's more information about the steps to take to get a better handle on your own Social Security benefit as a worker and/or ex-spouse.

## You must meet certain rules to claim on an ex-spouse

- ❑ Make sure you 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://SSA.gov/mySocialSecurity). Print your statement. Check your credits. You'll either claim on your own record or as an ex-spouse.
  - Your maximum ex-spousal benefit is 50% of your ex's PIA.
  - Only Social Security can give you an estimate based on your ex's PIA.
- ❑ Review your own benefit estimates at ages 62, FRA, and 70. Look at the permanent pay reduction you'll take if you claim early.
- ❑ Use the online calculators at [SSA.gov](https://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.
- ❑ If you are receiving a public pension, plan for your benefit to be reduced by WEP or GPO.

### When It's Time to Claim

- ❑ Schedule a call with 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](https://SSA.gov) for fastest and easiest claiming.
- ❑ If you are claiming on your ex, follow the directions from the SSA agent.
- ❑ Apply 2-to-3 months before you want payments to begin.



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