



Where Boomers Find New Ideas for:

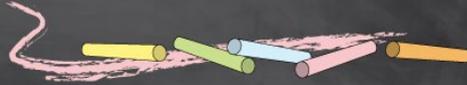
REINVENTING

REDESIGNING

RECHARGING

RETHINKING

REIMAGINING



Social Security Checklist for a **SURVIVING SPOUSE, NO MINOR CHILDREN**

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- ✓ Print your current Social Security Statement
 - ✓ Check if you qualify for your own benefit
 - ✓ Find your FRA and your surviving spouse FRA
 - ✓ Note your deceased spouse's monthly payment
 - ✓ Confirm your deceased spouse's payments have stopped
 - ✓ Map out your payment amounts as a surviving spouse vs. on your own work record.
 - ✓ Decide if you'll take your own benefit first and then switch to your survivor benefit; or survivor benefit first, then switch to your own
 - ✓ Contact Social Security to discuss surviving spouse options

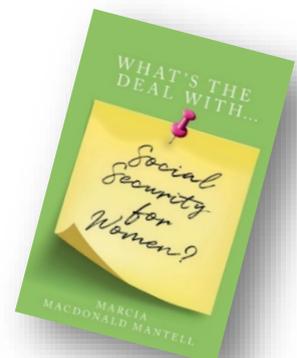
Read about Social Security benefits as a surviving spouse, in my book, *What's the Deal with Social Security for Women*. **Then, take action!** Here's more information about the steps to take to plan your own Social Security benefit and your surviving spouse benefit.

You may switch benefits to maximize monthly payments

- ❑ Set up your personal account at SSA.gov/mySocialSecurity. Print your statement. Check your credits.
- ❑ Gather information on your own record and your deceased spouse's information:
 - Your benefit estimates at your Full Retirement Age, age 70, and age 62.
 - Your survivor FRA. It is slightly earlier than your own FRA.
 - Your deceased spouse's monthly benefit or estimated benefit.
- ❑ If you have remarried, were you 60 or older? If yes, proceed with comparison. If no, you are not eligible for surviving spouse benefits yet.
- ❑ Set up a comparison table to lay out the amounts you are eligible for now and at each key age from your statement.
 - You are eligible for reduced survivor spouse benefits as early as age 60.
 - Survivor benefits will be reduced by GPO if you are receiving a public pension.
- ❑ If you are still working, check the earnings limit to see if claiming Social Security early will reduce your own benefit or your survivor benefit.
- ❑ Gather key documents: marriage & death certificates, your birth certificate, etc.
- ❑ If both of you were collecting Social Security, your benefit automatically switches to survivor benefits if it's a higher payment. Contact Social Security if you are younger than FRA and want to delay survivor benefits.
- ❑ If the only benefit you were eligible for and collecting was a spousal benefit, your survivor benefits will begin immediately.

When It's Time to Claim

- ❑ Since you can claim as a surviving spouse, you'll need to meet with or call Social Security.
- ❑ The agent may not understand how you can switch benefits. Take your time to review your options before deciding which benefit to claim first.
- ❑ Choose the date you want benefit payments to begin.



If you haven't read my book, order [your copy on Amazon](#).