



Where Boomers Find New Ideas for:

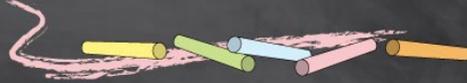
REINVENTING

REDESIGNING

RECHARGING

RETHINKING

REIMAGINING



Social Security Checklist for a **SURVIVING EX-SPOUSE**



- ✓ Print your current Social Security Statement
- ✓ Determine if you qualify for your own benefit
- ✓ Confirm you meet all rules for claiming as an ex-spouse
- ✓ Find your divorce decree and other original documents
- ✓ Note your FRA and your surviving ex-spouse FRA
- ✓ Contact Social Security to discuss your options as a surviving ex-spouse and your estimated payments
- ✓ If you are working and younger than your FRA, check the earnings limit
- ✓ Map out when to receive ex-spouse survivor benefits and when to receive your own benefits

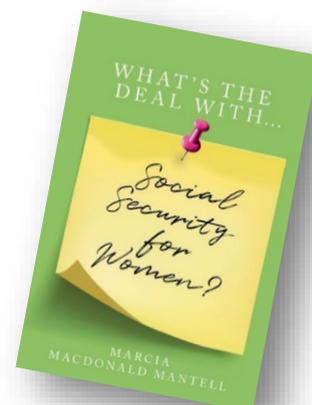
Read about Social Security and benefits as a surviving ex-spouse, in my book, *What's the Deal with Social Security for Women*. **Then, take action!** The following steps may help you get a better handle on your Social Security benefits as a surviving ex-spouse.

You may have two options for claiming benefits

- ❑ Set up your personal account at [SSA.gov/mySocialSecurity](https://www.ssa.gov/mySocialSecurity). Print your statement. Check your credits for eligibility.
- ❑ Make sure you qualify for ex-spouse survivor benefits:
 - You were married for 10 consecutive years or longer and have reached age 60.
 - You have not remarried (it doesn't matter if your ex had remarried).
- ❑ Gather your information: your retirement benefit estimates at your Full Retirement Age, age 70, and age 62.
- ❑ If you have remarried, were you 60 or older? If yes, proceed with comparison. If no, you are not eligible for surviving ex-spouse benefits yet.
- ❑ Set up a comparison table to lay out the amounts you are eligible for at each key age. You'll be able to start with one benefit (your own or survivor), and later switch to the other for a higher monthly payment.
 - Note that either payment will be reduced if claiming before your FRA.
- ❑ If you are still working, check the earning limit to see if claiming Social Security early will reduce your own benefit or your survivor benefit.
- ❑ If you receive a public pension, check for benefit reductions from WEP or GPO.

When It's Time to Claim

- ❑ To claim as a surviving ex-spouse, schedule a meeting or call with 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 for your first benefit payments to begin. Mark your calendar when to switch benefits.



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