



About 5 million widowed Americans get Social Security survivor benefits. If your spouse has passed, you may be eligible to collect them. This means that you could receive as much as 100% of your late spouse's Social Security income.^{1,2}

Some widows and widowers aren't aware of these additional retirement benefits. That's a shame, because they can provide significant financial help during a period of uncertainty.

You can file for survivor benefits at age 60. In fact, you can claim them as early as age 50 if you are disabled (per Social Security's definition of disability) and if the condition that left you disabled began before or within seven years of your husband's or wife's death. In contrast, you can't put in a claim for spousal Social Security benefits until age 62.^{1,3}

You have to call Social Security to apply for these benefits. Dial 1-800-772-1213 to do that (or 1-800-325-0778 if you are deaf or have trouble hearing). The SSA doesn't yet permit widows and widowers to apply for survivor benefits online.¹

You are actually calling to make an appointment at your local Social Security office, where you can file your survivor benefits application. The SSA says that the process will be faster if you complete its Adult Disability Report beforehand and bring it with you. You can download this form; you will find a link to it at ssa.gov/survivorplan/onyourown2.htm.¹

Are you eligible to receive all of your late spouse's Social Security income, or less? That depends on a few factors. You can apply for the survivor benefits at full retirement age (66 or 67), and receive 100% of the monthly Social Security benefit of your late spouse. If you were to apply for survivor benefits somewhere between age 60 and full retirement age, you will receive between 71.5 and 99% of your late spouse's monthly benefit.²

If you are disabled and file for survivor benefits in your fifties, then you will be poised to collect 71.5% of your late spouse's monthly Social Security income.²



Social Security Survivor Benefits

How do you claim them and how much can you receive?

Are you caring for a child who is age 15 or younger? If so, you are eligible to collect a survivor benefit equaling 75% of your late spouse's monthly Social Security income. In fact, that child is also in line to receive a 75% survivor benefit if he or she is a) younger than 18, b) a K-12 student younger than 19, or c) disabled. (In addition, it is also possible for a surviving spouse to collect a one-time \$255 death payment if the spouse has already been getting benefits on the deceased worker's Social Security record or became eligible for benefits upon that worker's passing.)^{2,4}

In rare cases, even parents of deceased Social Security recipients are eligible for survivor benefits. If a deceased worker has parents who qualify as his or her dependents, those parents may receive survivor benefits if they are age 62 or older. If there is a single surviving parent, he or she can collect an 82.5% survivor benefit; if the late Social Security recipient was caring for two dependent parents, they can each collect a 75% survivor benefit.²

Social Security does cap the benefit amount that a family can receive. MA household can't get survivor benefits exceeding 150-180% of those received by the late Social Security recipient.²

Divorce is no barrier to survivor benefits. Divorced widows and widowers are eligible for them as well.²

What if you marry again? If you have been widowed and marry again after age 60 (or age 50 if you are disabled), you will still qualify for Social Security survivor benefits. If you remarry prior to age 60, however, you can't receive survivor benefits while married.²

In certain circumstances, you can "switch out" of survivor benefits. If you remarry and your new spouse gets Social Security, you can apply for spousal benefits based on his or her earnings. If the amount of the spousal benefit would be greater than your survivor benefit, you will get benefits equal to the higher amount.²

Also, you can switch from collecting a survivor benefit to your own retirement benefit starting at age 62 (if you are eligible to collect Social Security at that time and your own benefit would be greater than the survivor benefit).²

Could a pension reduce your survivor benefits? Yes, it could. If you worked at a federal, state or local government job at which you didn't pay Social Security taxes, the Government Pension Offset, or GPO, kicks in (with rare exemptions). Any pension you receive as a byproduct of that job will lower the amount of your survivor benefit by two-thirds of the amount of your pension. As an example, if you get \$600 a month from your state government retirement fund, your \$500 monthly survivor benefit would thereby be reduced by \$400, or cut to \$100 a month.⁵

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Citations.

1 - ssa.gov/survivorplan/onyourown2.htm [2/4/15]

2 - ssa.gov/survivorplan/ifyou5.htm [2/3/15]

3 - time.com/money/3638427/social-security-survivors-benefits-details/ [12/18/14]

4 - ssa.gov/survivorplan/ifyou7.htm [2/4/15]

5 - ssa.gov/retire2/gpo.htm [2/4/15]