

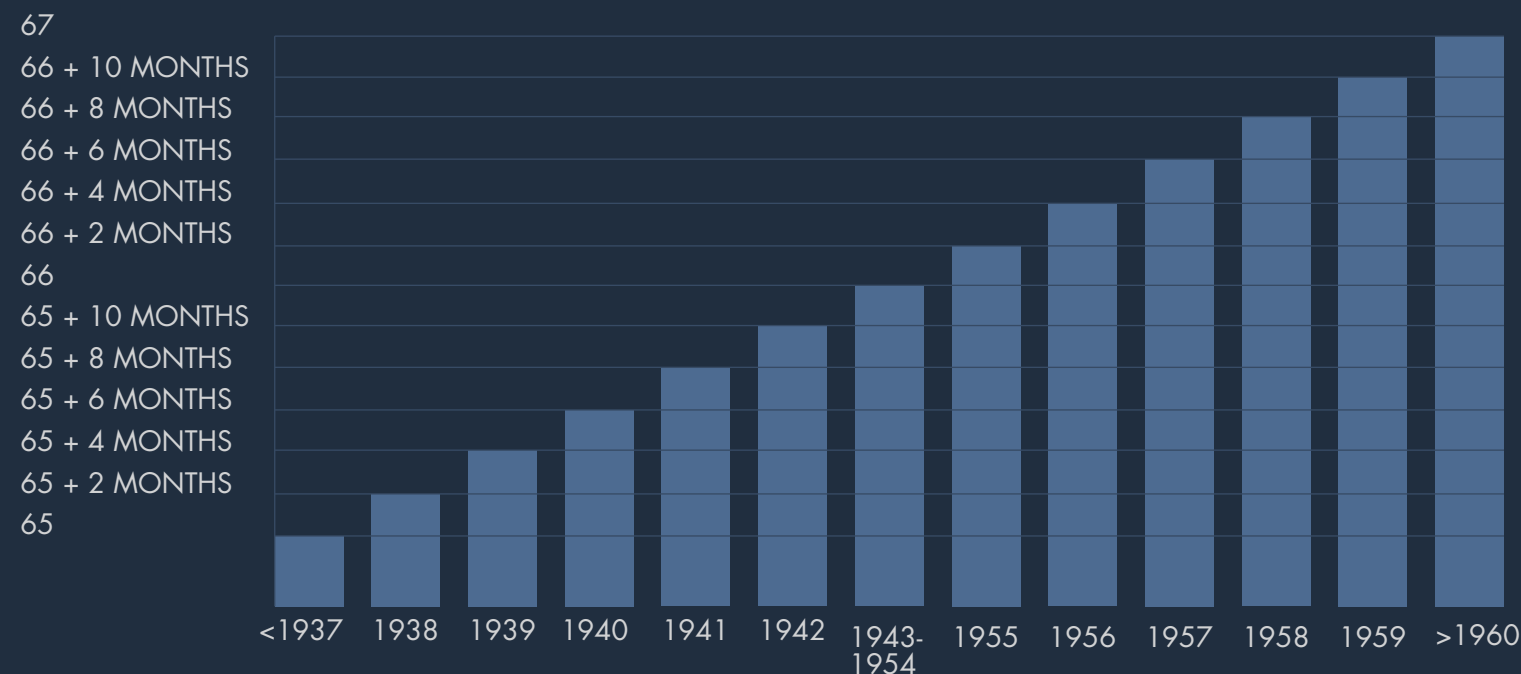
YOUR GUIDE TO RETIREMENT BENEFITS

SOCIAL SECURITY

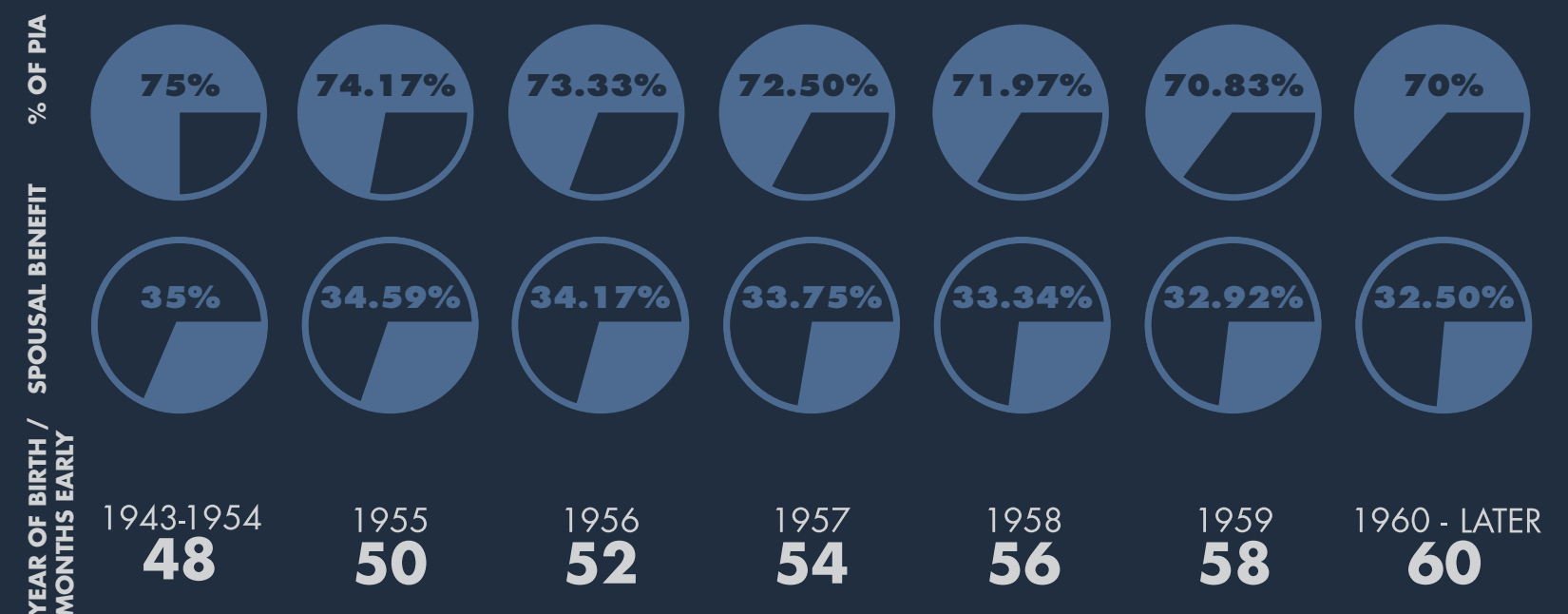
TERMS KEY

- SS SOCIAL SECURITY
- SSA SOCIAL SECURITY ADMINISTRATION
- FRA FULL RETIREMENT AGE
- PIA PRIMARY INSURANCE AMOUNT
- HOH HEAD OF HOUSEHOLD
- MFS MARRIED FILING SEPARATELY
- COLA COST-OF-LIVING ADJUSTMENT
- DRC DELAYED RETIREMENT CREDIT

WHEN IS MY FULL RETIREMENT AGE?



FILING AT 62?



SPOUSAL BENEFIT RULES AND ELIGIBILITY

MUST BE **62** YEARS OLD

MUST BE MARRIED AT LEAST **12** MONTHS

THE INDIVIDUAL'S SPOUSE MUST HAVE ALREADY FILED AND COLLECTING HIS/HER OWN BENEFIT

CAN I PAY BACK MY SS AND RE-SET MY BENEFIT ELECTION?

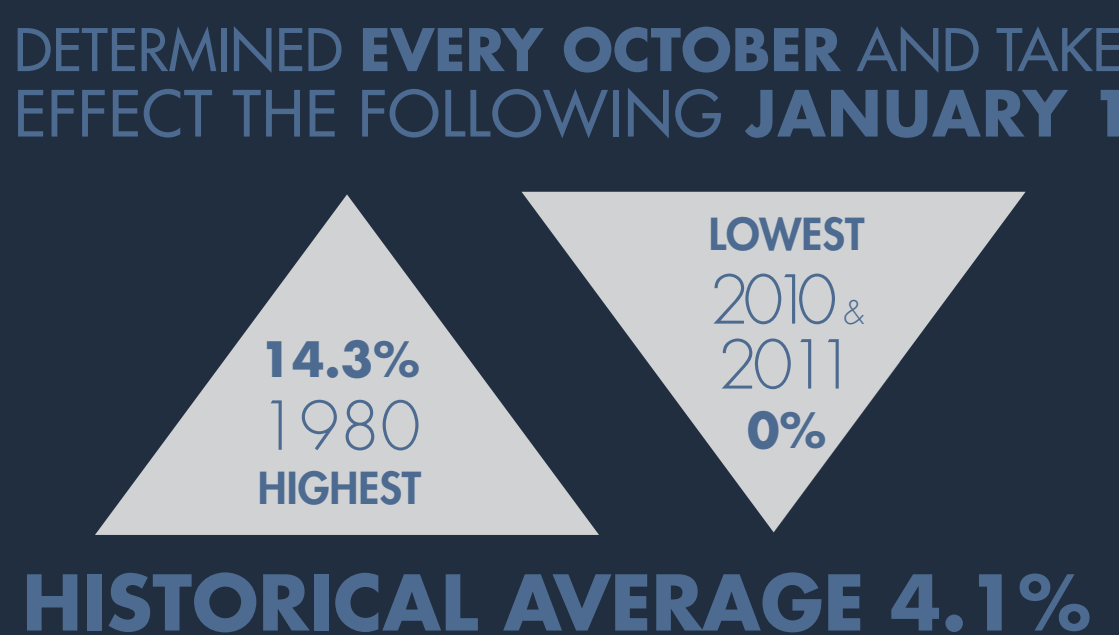
IF FILING FOR SPOUSAL BENEFIT PRIOR TO FRA: THE PIA OF THE INDIVIDUAL FILING FOR THE SPOUSAL BENEFIT MUST BE LESS THAN HALF OF HIS/HER SPOUSE'S PIA

WHEN DID YOU ORIGINALLY FILE FOR SOCIAL SECURITY? LESS THAN 12 MONTHS: YES. MORE THAN 12 MONTHS: NO. YOU MAY CHANGE YOUR SS ELECTION IF YOU PAY BACK EVERYTHING THE SSA HAS GIVEN YOU IN THE LAST 12 MONTHS.

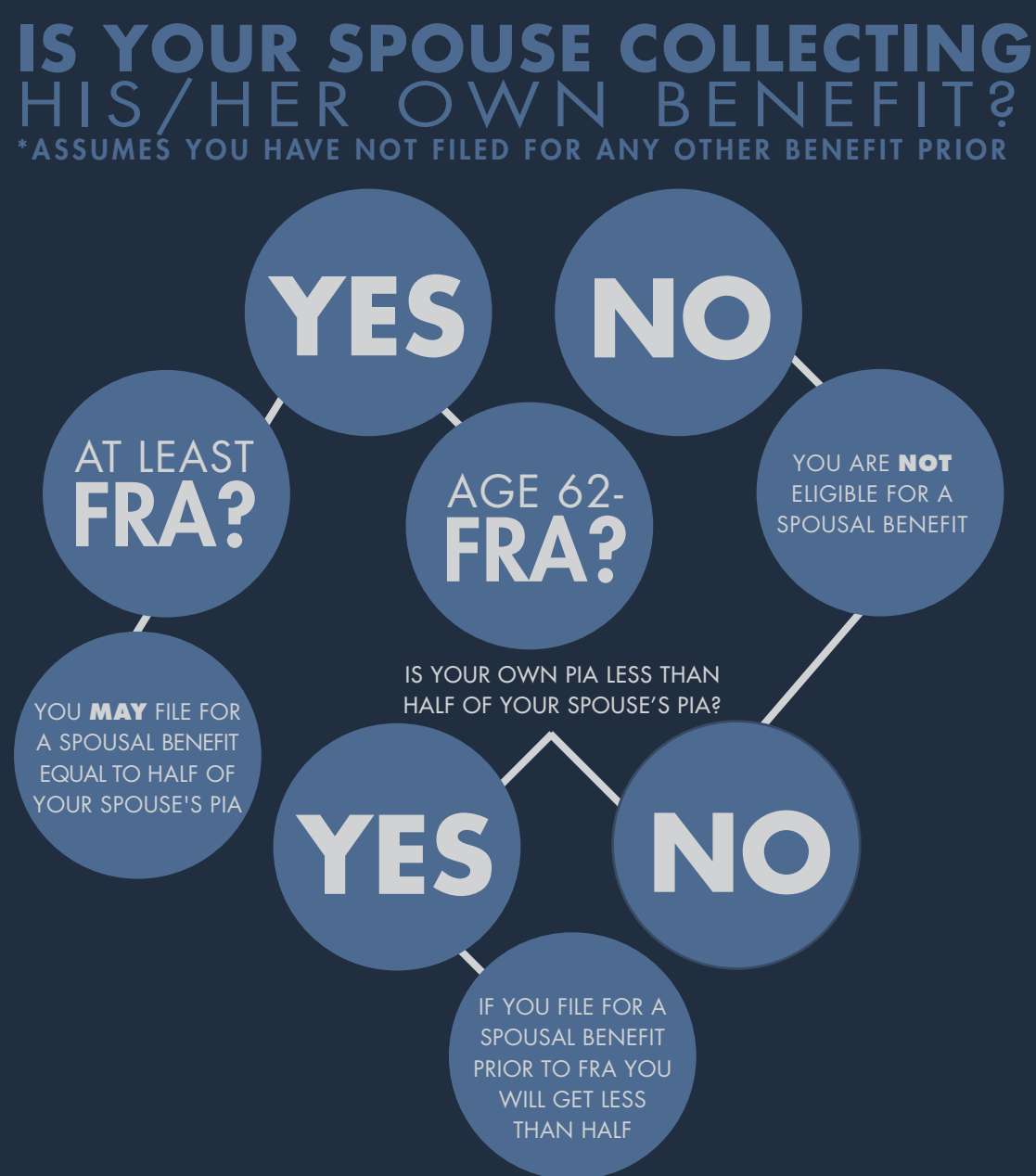
SOCIAL SECURITY THRESHOLDS

THE YEAR BEFORE YOU TURN FRA	THE YEAR YOU TURN FRA	OLDER THAN FRA
EARNINGS ABOVE THE LOWER THRESHOLD CAN IMPACT BENEFITS	EARNINGS ABOVE THE HIGHER THRESHOLD CAN IMPACT BENEFITS	NO BENEFITS ARE WITHHELD BECAUSE OF EARNED INCOME

COLAs



*CAN I GET HALF OF MY SPOUSE'S BENEFIT?



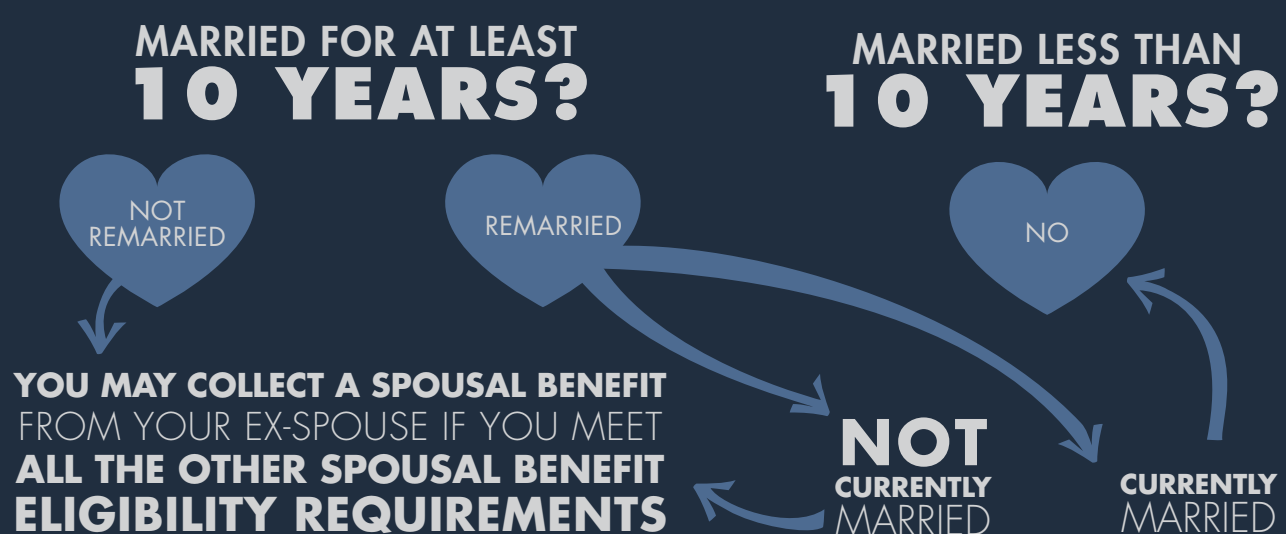
CAN I FILE A RESTRICTED APPLICATION?

AT LEAST FRA? *and reached age 62 by December 31, 2015

YES: YOU MAY FILE A RESTRICTED APPLICATION AT THIS TIME.

NO: YOU MAY NOT FILE A RESTRICTED APPLICATION AT THIS TIME.

CAN I COLLECT A SPOUSAL BENEFIT FROM MY EX-SPOUSE?



PAY DAY



CAN MY HUSBAND/WIFE TAKE A SPOUSAL BENEFIT AT 62 AND SWITCH TO THEIR OWN BENEFIT LATER, AFTER IT HAS MAXED OUT? NO

DIVORCED SPOUSAL BENEFITS

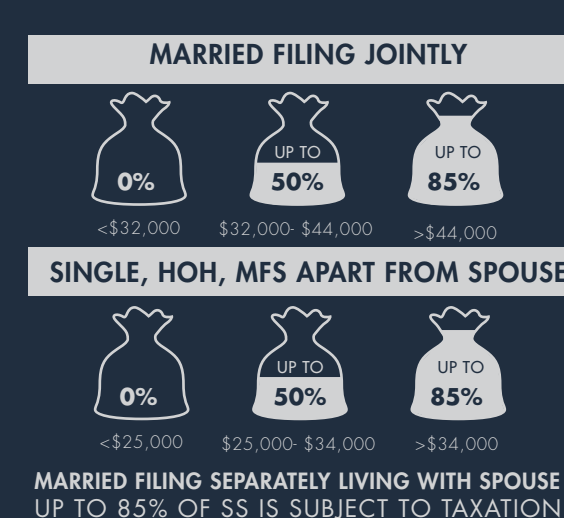
MUST BE 62 YEARS OLD

MUST BE MARRIED AT LEAST 10 YEARS

MUST NOT BE REMARRIED

IF FILING FOR SPOUSAL BENEFIT PRIOR TO FRA: THE PIA OF THE INDIVIDUAL FILING FOR THE SPOUSAL BENEFIT MUST BE LESS THAN 1/2 OF THEIR SPOUSE'S PIA

SOCIAL SECURITY TAX



ADMINISTRATION

1 800 772 1213

WEBSITE WWW.SSA.GOV

GET YOUR SOCIAL SECURITY STATEMENT @ WWW.SSA.GOV/MYACCOUNT/

FIND YOUR PIA @ WWW.SSA.GOV/MYACCOUNT/

KEEP IN MIND

IF YOU FILE FOR ANY BENEFIT PRIOR TO FULL RETIREMENT AGE, IT WILL BE REDUCED, LIKELY FOREVER



SOCIAL SECURITY PAYS A LUMP-SUM DEATH BENEFIT OF \$255 TO A SURVIVING SPOUSE

A MAXIMUM SURVIVOR BENEFIT OCCURS ONLY ≥ FRA OF THE INDIVIDUAL FILING FOR IT

A SURVIVOR BENEFIT MAY BE CLAIMED AS EARLY AS AGE 60

A MAXIMUM SURVIVOR BENEFIT IS

100% OF EITHER THE DECEDENT'S PIA + ANY DRCs OR THE AMOUNT THE DECEDENT WAS ACTUALLY RECEIVING

REMARriage PRIOR TO AGE 60 NEGATES THE ELIGIBILITY TO COLLECT A SURVIVOR BENEFIT FROM A FORMER SPOUSE

A MAXIMUM SPOUSAL BENEFIT IS 50% OF THE OTHER SPOUSE'S PIA

MAXIMUM SPOUSAL BENEFIT OCCURS ONLY ≥ FRA OF THE INDIVIDUAL FILING FOR IT

CLAIMING A SPOUSAL BENEFIT PRIOR TO THE FRA OF THE INDIVIDUAL FILING FOR IT WILL RESULT IN A BENEFIT LESS THAN 50%

SOCIAL SECURITY BENEFITS ARE COMPLETELY GENDER-NEUTRAL. ANY TECHNIQUE AVAILABLE TO THE "PRIMARY EARNER" IS ALSO AVAILABLE TO THE "SECONDARY EARNER"