

## Your Social Security Benefit—When Are You Eligible?

It's not uncommon for anyone to be a bit perplexed when it comes to understanding Social Security retirement benefits. Generally, Social Security retirement benefits are based on how much you, or your spouse, have contributed to the Social Security system during your working years. Here's a brief overview of the circumstances that may result in your eligibility to receive Social Security benefits.

- **Your Own Benefits.** If you've made your own contribution to the Social Security system over the years, you can start receiving partial benefits at age 62 or full benefits when you reach full retirement age (subject to certain limitations). Your benefit will be based on your **primary insurance amount (PIA)**, which is determined by the amount and duration of your contributions to the system. Social Security's full retirement age is age 65 for participants born prior to 1938; for participants born from 1938 through 1959, the age for receiving full benefits rises incrementally until, for those born in 1960 and later, the full retirement age is 67.
- **Spouse or Divorced Spouse.** You may be eligible for receiving partial benefits based on your spouse's contribution to the Social Security system. A spouse, or divorced spouse, of a participant worker may receive benefits that are equal to half of the benefits of the working spouse (provided the working spouse is alive) if certain requirements are met. Benefits are based on your spouse's age 65 Social Security benefit, regardless of when benefits are taken. If you are eligible, you will receive a reduced benefit if it's taken after age 61 and before age 65. Generally, divorced spouses must have been married to the participant spouse for at least 10 years to be entitled to benefits. In addition, benefits cease for a divorced spouse upon remarriage.
- **Widow or Widower.** If you are a widow or widower, you are entitled to a benefit that equals your deceased working spouse's primary insurance amount when you reach full retirement age. A reduced benefit will be received if you start receiving benefits before full retirement age.
- **Surviving Divorced Spouse.** If you are divorced, and your former spouse dies, you may also be entitled to the same benefits as a widow or widower as long as you were married to the deceased working spouse for at least 10 years. In addition, if you remarry after you become eligible to receive benefits (including remarriage to someone who is also entitled to receive benefits as a surviving spouse), you will not lose the ability to receive benefits.

For many individuals, Social Security benefits play an integral role in providing for a secure retirement. That is why it is important to gain, at the least, a general understanding of what benefits you can expect to receive in your retirement years. For additional info, contact the Social Security Administration at (800) 772-1213.