



Social Security Survivor Benefits for Widows and Widowers

Deciding when to begin receiving Social Security is one of several important decisions you need to make when planning your retirement. If you are married, coordinating when each spouse will file for and receive Social Security retirement benefits and what will happen to your retirement income if one of you dies, is another important consideration.



In addition to your own retirement benefits and spousal retirement benefits, Social Security also provides benefits to surviving widows or widowers. When you can (and can't) file for survivor benefits, how much your survivor benefit will be, and what impact a remarriage has on the ability to receive survivor benefits are all concepts you should understand before you make a decision to file for Social Security.

Survivor Benefits

Survivor benefits are Social Security payments a surviving spouse can receive after the death of a current or former spouse. Survivor benefits are separate from spousal retirement benefits. Survivor benefits may be claimed as early as age 60 (or age 50 if you are disabled) although the amount is permanently reduced for early claims. Early claims are also subject to the earnings limit if you are

working while receiving Social Security which can further reduce or eliminate your benefits. Unlike spousal retirement benefits which provide a maximum benefit amount of 50% of your spouse's primary insurance amount or PIA when you file for benefits at full retirement age (FRA), the maximum a surviving spouse can receive is 100% of what the deceased spouse was receiving or would have been entitled to receive.

Switching Between Survivor and Retirement Income Benefits

If you are entitled to both your own retirement benefit and a survivor benefit from Social Security, you do not receive both at the same time. You receive the higher of the two. Also, you can elect to switch between your own and survivor benefits. For example, you could file for your own retirement benefits as early as age 62 and then later switch to



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survivor benefits, or file for survivor benefits and switch to your own retirement benefits at age 62 or later. There are no delayed retirement credits for survivor benefits, so there is no advantage to delay taking them after your FRA.

A surviving spouse may also receive a special lump sum death benefit payment of \$255 if living in the same household as the deceased worker when he or she died. If living apart, a surviving spouse can still receive the lump sum if, during the month the worker died, he or she was already receiving spousal benefits or became eligible for benefits upon the worker's death.

Divorced Spouse Survivor Benefits

If your ex-spouse is deceased, you may also be eligible to receive survivor benefits if your marriage lasted at least 10 years and you are unmarried when you file for survivor benefits. As with normal survivor benefits, a divorced spouse can also receive benefits as early as age 60 (or age 50 if you are disabled). If filing for survivor benefits at FRA, the maximum amount you can receive is 100% of the amount the

deceased ex-spouse was receiving or was entitled to receive at the time of his or her death.

Impact of Remarriage on Survivor Benefits

If you remarry before age 60, you forfeit any survivor benefit from your late spouse while you are married. If you remarry after age 60, you retain the ability to receive a survivor benefit from your deceased spouse. Social Security will not pay you benefits from multiple spouses, but you are able to choose the benefit from the spouse that would provide the highest amount to you. That might be a survivor benefit from your first spouse, a spousal retirement benefit from a current spouse, or a survivor benefit from a subsequent deceased spouse.

Benjamin F. Edwards can help you navigate through the sometimes complex and confusing Social Security rules. If you would like additional information about Social Security or need assistance analyzing the claiming strategies you are entitled to, contact your financial advisor. ■

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