

Social Security Timing Guide

THE BIG DECISION — When Can You Claim?

Age	What Happens	Key Consideration
62	Earliest you can claim	Permanently reduced benefit — up to 30% less
Full Retirement Age (FRA)	Claim your full benefit	66–67 depending on birth year — see chart below
70	Maximum benefit	Benefit grows 8% per year past FRA — stops at 70

YOUR FULL RETIREMENT AGE (FRA) BY BIRTH YEAR

Birth Year	Full Retirement Age
1943 – 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

THINGS TO CONSIDER BEFORE YOU CLAIM

- I know my Full Retirement Age based on my birth year
 - Use the chart above
- I've checked my Social Security statement for my estimated benefit amounts
 - Create a free account at [SSA.gov/myaccount](https://www.ssa.gov/myaccount)
- I've considered my health and life expectancy in my timing decision
 - Longer life = later claiming often pays off more
- I've checked whether my spouse's benefits affect my strategy
 - Spousal and survivor benefits can change the math significantly
- I understand the earnings test if I claim early and keep working
 - Benefits may be temporarily reduced if you earn over the limit before FRA
- I've considered the tax implications of my Social Security income
 - Up to 85% of benefits may be taxable depending on your total income

STRATEGIES WORTH KNOWING

- Claim Early (Age 62) — makes sense if you have health concerns, need the income now, or have a shorter life expectancy
- Claim at FRA — the straightforward choice; you get your full earned benefit with no reductions
- Delay to Age 70 — best if you're healthy, have other income sources, and want to maximize monthly payments
- Spousal Strategy — a lower-earning spouse may claim early while higher earner delays to 70 to maximize survivor benefit
- Divorced? You may qualify for benefits on an ex-spouse's record if married 10+ years
 - *Check with SSA — this does not affect your ex's benefits*

BEFORE YOU FILE — QUICK CHECKLIST

- I've reviewed my Social Security earnings record for accuracy at SSA.gov
 - *Errors can reduce your benefit — fix them before filing*
- I've decided on my claiming age and discussed it with my spouse if married
- I'm ready to apply — online at SSA.gov, by phone at 1-800-772-1213, or in person
 - *Apply up to 4 months before you want benefits to start*
- I have my documents ready: birth certificate, Social Security card, tax returns, bank info for direct deposit

This guide is for general information only and is not intended as professional advice — your situation may be different. For personalized help visit SSA.gov or call Social Security at 1-800-772-1213.

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