## Ask Rusty: Divorced spouse benefits

By Russell Gloor, **AMAC Advisor** 

For The Advertiser

Dear Rusty:

Thank you for your Social Security articles, which a group of friends and I read every week. If it had not been for one of your articles, I husband's record, especially that when I turn 66 I can file spouse started benefits earlimy friends are also divorced, and most of us don't underour ex-spouse's record. Could you explain what kind of benefits we can get being ing retirement (or disability) ask and Social Security doesn't tell vou these things. Signed: Divorced and Want to Know

Dear Divorced:

friends are enjoying my the ex's benefit amount, that's own work record grow at 8 your benefit amount will be

women and divorced men.

April 21, 2018

age (FRA), even if your exmust be at least 62 and must be either already collectdivorced? We have no one to benefits or at least be eligible to collect them. If they're not 2, 1954, and you have reached already collecting but are eligible, you must be divorced for at least two years.

happy to focus this one on the your full retirement age when reach age 70, at which time benefits available to divorced you claim the spouse benefit. spouses. For starters, you Otherwise, your spouse beneshould know that Social fit will be reduced to some-Security's rules on divorce are thing less than 50 percent, "gender neutral"; that is, they perhaps as low as 32.5 percent apply equally to both divorced of your ex's FRA benefit amount (depending upon your The basis for a spousal ben- age when you apply). If you wouldn't have known that I efit is always the ex's benefit are also eligible for Social could get benefits on my ex- amount at their full retirement Security benefits on your own work record, the spousal benefit must be larger than your to get just spouse benefits and er. In order to be eligible for own for you to get a "spousal not take my own yet. Some of spouse benefits though, you boost" bringing you up to the spousal benefit amount. The unmarried, you must have amount of benefit you get will stand what we can get from been married to your ex for at not affect the amount of your least 10 years, and your ex ex's benefit, nor the benefit of anyone else receiving benefits on your ex's record.

If you were born before Jan. your full retirement age and have not yet applied for benefits, you have the option to Although spouse benefits take only spouse benefits and

Social Security articles. I'll be only true if you have reached percent per year up until you reduced. You may defer col- Foundation, you can switch to your own benefit if it is larger. You should also be aware that if you take any Social Security benefits before you reach your full retirement age and also work, you'll be subject to an "earnings limit" which, if you exceed it, will result in some of your benefits being withheld.

If, as a divorced spouse, your ex-spouse predeceases you, you may be eligible for survivor benefits equal to 100 percent of what your ex was receiving (or entitled to receive). In this case there is an exception to the age rule which says that you can collect survivor benefits as early as age 60 (50 if you're disabled). However, if you take survivor's benefits before your full retirement age (which as a survivor can be I'm glad you and your are often cited as being half of allow your benefit from your less than your normal FRA),

lecting survivor's benefits to Foundation's Social Security let them grow to their full Advisors are not affiliated value at your full retirement with or endorsed by the age, but they stop growing United States Government, when you reach your FRA. the You can, however, continue to Administration, or any other collect survivor benefits past state your full retirement age and allow your own retirement Foundation and its staff do benefit to grow, if that would not provide legal or accountbe to your financial advan- ing services. The Foundation tage. In fact, if your survivor welcomes questions from benefit is larger than your own retirement benefit, you Security issues. To submit a may continue collecting it for request, the rest of your life.

The information presented foundation.org. in this article is intended for general information purposes only. The opinions and interpretations expressed are the viewpoints of the AMAC Foundation's Social Security Advisory staff, trained and accredited under the National Social Security Advisors program of the National Social Security Association, LLC (NSSA). NSSA, the AMAC

Socialgovernment.

Furthermore, the AMAC readers regarding Social contact Foundation at info@amac-





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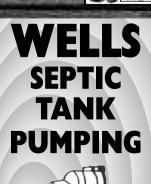


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