



SOCIAL SECURITY OPTIONS FOR SPOUSES, WIDOWS AND EX-SPOUSES¹

Choosing when and how you apply for Social Security can have a big impact on the size of your benefit. This decision becomes significantly more complex if you are or were married. The chart below can help you begin to understand your options—and their consequences.

It's a good idea to confirm your choice by consulting a Social Security representative.

IF YOU ARE:

	Current Spouse	Divorced Spouse	Widow(er)/Surviving Divorced Spouse
Earliest Age to Begin (Reduced) Benefits²	62 ²	62 ²	60 ³ 50, if disabled
Maximum Benefit	50% of current spouse's PIA ⁴ (adjusted for COLA) ⁴	50% of ex-spouse's PIA ⁴ (adjusted for COLA) ⁴	100% of deceased spouse's PIA ⁴ (adjusted for COLA ⁴ and DRCs ⁴)
Special Considerations	<ul style="list-style-type: none"> Married at least one year⁵ Your spouse must have filed for Social Security for you to receive benefit You will receive benefit based on your record or spouse's- whichever is higher 	<ul style="list-style-type: none"> Married to ex-spouse at least 10 years Either receive benefit based on your record or ex-spouse's- whichever is higher Ex-spouse is receiving benefit; or ex-spouse is not receiving benefit but you are divorced at least 2 years 	<ul style="list-style-type: none"> Length of marriage: 10 years if divorced; 9 months if married to deceased spouse at time of death⁶ If you begin widow's benefit at age 60, at age 62 you can switch to benefits based on your own work record if this is higher – If you switch after your FRA,⁴ your own benefit will earn DRCs⁴ If you re-marry, at age 62 you can switch to spousal benefits based on your new spouse's record, if this is higher
Impact on Benefit Amount Paid to Worker	None	None	None
If Worker Started Benefits Prior to FRA	Your spousal benefit is not affected	Your spousal benefit is not affected	Your maximum benefit is what deceased spouse would receive if s/he were alive
If Spouse Has Not Reached Full Retirement Age (FRA) and Continues to Work	Your benefit is reduced by \$1 for every \$2 you earn over that year's limit ⁷	Your benefit is reduced by \$1 for every \$2 you earn over that year's limit ⁷	Your benefit is reduced by \$1 for every \$2 you earn over that year's limit ⁷
If Re-marry	NA	<ul style="list-style-type: none"> You must be unmarried when you file for divorced spouse benefits Generally lose benefit until new marriage ends by divorce, death or annulment⁸ 	<ul style="list-style-type: none"> Must be unmarried when you file for widow(er)'s benefits or your new marriage must be one that Social Security can disregard⁹ Can continue to receive benefit if re-marry after age 60 (age 50 if disabled), or disabled after age 50

Social Security Changes for 2020

- Maximum earnings subject to Social Security tax: \$137,700¹⁰
- Earnings needed for one quarter of “credit”: \$1,410¹⁰
- Maximum benefit: \$3,011¹¹
- Estimated average benefit paid to retirees: \$1,503/month¹¹

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All financial decisions and investments involve risk, including possible loss of principal.

1. Source: Social Security Administration.
2. Spouse benefit reduction chart found at: www.ssa.gov/OACT/quickcalc/earlyretire.html. Maximum reduction is 30–35%, if FRA is 66–67.
3. Widow(er)/Surviving Divorced Spouse benefit reduction chart found at: <http://www.socialsecurity.gov/survivorplan/survivorchartred.htm>. Click on the year that corresponds to when you were born to find the fractional amount by which your benefit will be reduced based on the precise age at which you apply for benefits.
4. Primary Insurance Amount (PIA): Benefit a worker is entitled to if s/he files at Full Retirement Age (FRA). Cost-of-Living Allowance (COLA): Annual benefit increase linked to inflation. Delayed Retirement Credit (DRC): An increase in your *own* benefit for each month past FRA that you delay claiming. Amounts to 8% every 12 months. DRCs stop at age 70.
5. Other ways to qualify as current spouse include being the parent of your spouse’s child or meeting certain qualifications for receipt of benefits in the month before the month of marriage.
6. Other ways to qualify as a widow(er) include, but are not limited to:
 - You are the mother or father of your spouse’s child (even if the child is now deceased)
 - While married to your spouse you legally adopted his/her child, or your spouse legally adopted your child, or together you adopted a child who was under the age of 18
 - You were entitled to or potentially entitled to any of these Social Security benefits in the month before you married your deceased spouse:
 - *Spouse—including deemed or divorced spouse
 - *Widow(er)—including deemed widow(er) or surviving divorced spouse
 - *Parent
 - *Childhood disability benefits
 - *You were entitled or potentially entitled to widow(er), child or parent annuity payments under the Railroad Retirement Act in the month before you married the deceased worker
7. If you are *not* reaching FRA in 2020, the annual earnings test limit is \$18,240. For every \$2 above this amount, \$1 in benefits will be withheld. If you are reaching your FRA in 2020, the earnings test limit is \$48,600/year. If your earnings through the month you reach FRA exceed this amount, then for every \$3 above this amount, \$1 in benefits will be withheld. Once you reach FRA, the earnings test no longer applies.
8. Even though you remarry, in certain cases you can continue to receive benefits based on the work record of your former spouse. This would be the case if, for instance, your new spouse is someone of the opposite sex who is receiving widow(er) or parent’s benefits.
9. Social Security can disregard a new marriage under certain circumstances. An example would be in the case of a disabled widow(er) or a disabled surviving divorced spouse who is at least age 50 but not yet 60 who remarried after age 50 and was disabled at the time of the remarriage.
10. Fact Sheet, 2020 Social Security Changes, <https://www.gov/news/press/factsheets/colafacts2020.pdf>
11. Assumes worker is Full Retirement Age when s/he files.



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