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 looks at the relationship between a “Worker” and the worker’s “Spouse” and can help you begin to understand your options—and their consequences.

- **Worker** refers to the individual who is/was the primary or higher wage earner
- **Spouse** refers to the individual claiming benefits based on the Worker’s earning history

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

### IF SPOUSE IS:

<table>
<thead>
<tr>
<th>Earliest Age to Begin (Reduced) Benefits</th>
<th>Current Spouse</th>
<th>Divorced Spouse</th>
<th>Widow(er)/Surviving Divorced Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Earliest Age to Begin (Reduced) Benefits</strong></td>
<td>62&lt;sup&gt;2&lt;/sup&gt;</td>
<td>62&lt;sup&gt;2&lt;/sup&gt;</td>
<td>60&lt;sup&gt;3&lt;/sup&gt; 50, if disabled</td>
</tr>
<tr>
<td><strong>Maximum Benefit</strong></td>
<td>50% of Worker’s PIA&lt;sup&gt;4&lt;/sup&gt; (adjusted for COLA)&lt;sup&gt;4&lt;/sup&gt;</td>
<td>50% of Worker’s PIA&lt;sup&gt;4&lt;/sup&gt; (adjusted for COLA)&lt;sup&gt;4&lt;/sup&gt;</td>
<td>100% of Worker’s PIA&lt;sup&gt;4&lt;/sup&gt; (adjusted for COLA&lt;sup&gt;4&lt;/sup&gt; and DRCs&lt;sup&gt;4&lt;/sup&gt; earned by Worker)</td>
</tr>
<tr>
<td><strong>Special Considerations</strong></td>
<td>• Married at least one year&lt;sup&gt;5&lt;/sup&gt; • Worker must have filed for Social Security benefits for Spouse to receive benefit • Spouse will receive benefit based on own record or on Worker’s, whichever is higher</td>
<td>• Was married to Worker at least 10 years • Either receive benefit based on own record or Worker’s, whichever is higher • Worker is receiving benefits or Worker is not receiving benefits you are divorced for at least 2 years</td>
<td>• Length of marriage: 10 years if divorced; 9 months if married to Worker at time of death&lt;sup&gt;6&lt;/sup&gt; • 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&lt;sup&gt;4&lt;/sup&gt;, you will receive DRCs&lt;sup&gt;4&lt;/sup&gt; • If you remarried, at age 62 you may switch to spousal benefits based on your new spouse’s record, if this is higher</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Impact on Benefit Amount Paid to Worker</th>
<th>None</th>
<th>None</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If Worker Started Benefits Prior to FRA</strong></td>
<td>Spousal benefit is not affected</td>
<td>Spousal benefit is not affected</td>
<td>Maximum benefit is limited to what the Worker would receive if he or she were alive</td>
</tr>
<tr>
<td><strong>If Spouse Has Not Reached Full Retirement Age (FRA) and Continues to Work</strong></td>
<td>Benefits will be reduced by $1 for every $2 you earn over that year’s limit&lt;sup&gt;7&lt;/sup&gt;</td>
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</tr>
<tr>
<td><strong>If Re-marry</strong></td>
<td>NA</td>
<td>• You must be unmarried when you file for spousal benefits • Generally lose benefit until new marriage ends by divorce, death or annulment&lt;sup&gt;8&lt;/sup&gt;</td>
<td>• Must be unmarried when you file for widow(er)’s benefits or your new marriage must be one that Social Security can disregard&lt;sup&gt;9&lt;/sup&gt; • Can continue to receive benefit if re-marry after age 60 or age 50 if disabled, or disabled after age 50</td>
</tr>
</tbody>
</table>
Social Security Options for Spouses, Widows and Ex-Spouses

Social Security Changes for 2018

- Maximum earnings subject to Social Security tax: $128,400
- Earnings needed for one quarter of “credit”: $1,320
- Maximum benefit: $2,788/month
- Estimated average benefit paid to retirees: $1,404/month

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

1. Source: Social Security Administration.
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. For instance, if you were born in 1955, your FRA is 66 + 2mo. You will receive 100% of your survivor’s benefit at this age. However, if you start receiving benefits the month you turn 60, your survivor’s benefit will be reduced to 71.5% of this amount (i.e., 28.5% less). If you begin benefits when you turn age 60 and 8 months, it will be reduced to 74.7% (i.e., 25.3% less), etc.
4. Primary Insurance Amount (PIA). The amount a Worker is entitled to at his/her Full Retirement Age. Full Retirement Age (FRA). The age at which a Worker or Claimant receives their PIA. Cost of Living Allowance (COLA). An annual benefit increase linked to inflation. Delayed Retirement Credit (DRC). A credit earned by a Worker, on their own benefit, for each month he/she delays receipt of benefits after FRA up to age 70.
5. Other ways to qualify as a 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:
   – Claimant is the mother or father of the Worker’s child (even if the child is now deceased)
   – Claimant, while married to the Worker, legally adopted the Worker’s child, the Worker adopted the Claimant’s child, or together they adopted a child, if that child was under the age of 18
   – Claimant was entitled or potentially entitled to any of the following benefits under the Social Security Act in the month before the month he/she married the deceased Worker:
     *Spouse—including deemed or divorced spouse
     *Widow(er)—including deemed widow(er) or surviving divorced spouse
     *Parent
     *Childhood disability benefits
   – Claimant was entitled or potentially entitled to a widow(er)’s, child’s (age 18 or older) or parent’s annuity payment under the Railroad Retirement Act in the month before he or she married the deceased Worker.
7. If you are not reaching FRA this year, the annual earnings test limit is $17,040/year. For every $2 above this amount, $1 in benefits will be withheld. If you are reaching your FRA in 2017, the annual earnings test limit is $45,360/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.

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