

# SOCIAL SECURITY SURVIVOR BENEFITS WHAT YOU NEED TO KNOW

There is a lot that goes into Social Security- if you are in a position to need survivor benefits, here are some important things to be aware of

## ELIGIBILITY



The number of credits needed to provide benefits for survivors depends on the age when the person dies. No one needs more than 40 credits (10 years of work) to be eligible for any Social Security benefit. But, the younger a person is, the fewer credits they must have for family members to receive survivors benefits.

## SPOUSAL

Surviving Spouses can receive reduced benefits as early as age 60. If eligible for benefits on their own, you can switch as early as 62. If there are disabilities, or children under 16 there may be the option to take benefits sooner



## DIVORCEE



If your ex-spouse passes away, you may be eligible for survivor benefits, which can be up to 100% of their benefit amount. You must have been married to your ex-spouse for at least 10 years to qualify for survivor benefits.

## KIDS

Unmarried children up to 19 (if attending school) or kids that had a disability that started before age 22 may be eligible for benefits



## DEPENDENT PARENTS



If you are providing more than half of their support and they are not eligible to receive benefits that are higher on their own record, they may be eligible for benefits too

## CONSULTATION AND PLANNING

Every case is unique, so it is crucial to consult with a financial advisor who specializes in Social Security to understand your options. Consider a comprehensive financial plan to help maximize Social Security benefits.



**Navigating Social Security benefits requires planning and consideration of many factors. By understanding your rights and options you can make informed decisions.**

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Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation.

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