

**Chart assumes FRA (Full Retirement Age) of 67 (born 1960 or later)**

<b>Age</b>	<b>Social Security Benefits (your work record)</b>	<b>Survivor Benefits % of Spouses SS Benefits</b>	<b>Spousal Excess Benefits (Top-off) % of spouses FRA PIA</b>
50 - 59	None	71.5% (disabled only)	None
60	None	71.5%	None
61	None	75.58%	None
62	70%	79.65%	32.5%
63	75%	83.72%	35%
64	80%	87.79%	37.5%
65	86%	91.86%	41.66%
66	93%	95.93%	45.83%
67 (FRA)*	100%	100%	50%
68	108%	100%	50%
69	116%	100%	50%
70	124%	100%	50%

**Notes:**

*Created by Jeanine Joy*

- Any reduction due to age for taking benefits before FRA is permanent for that benefit.
- Filing for your benefits means you are deemed filing for spousal excess benefits at the same time.
- To collect Spousal Excess Benefits on an ex-spouse, you must have been married for at least 10 years and you must be single. Ex-spouse must be 62 or on SSDI.
- To collect Survivor benefits on an ex-spouse, you must have been married for at least 10 years and you must have been single/widowed at some point after age 60.
- Remarriage ends eligibility for spousal excess benefits. Remarriage before age 60 ends eligibility for survivor benefits. If the new marriage ends by annulment, divorce, or death, eligibility is restored.
- To qualify for a Spousal Excess Benefits, your Primary Insurance Amount (PIA) at your Full Retirement Age (FRA) must be less than 50% of your spouses PIA at their FRA. If married, your spouse must be collecting benefits.
- There is a 1-year waiting period after marriage to qualify for Spousal Excess Benefits (waived if you were already collecting Spousal Excess Benefits or Survivor Benefits on a former spouse).
- There is a 2-year waiting period after divorce to collect Spousal Excess Benefits (waiting period ends if former spouse begins collecting benefits or SSDI).
- \*Survivor FRA is 4 months before regular FRA until 1961 birthdays (2 months before 67 if born 1961), same as regular FRA if born 1962 or later. Income limit still applies until regular FRA.