

# DIVORCE & SOCIAL SECURITY WHAT YOU NEED TO KNOW

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Divorcing is an emotional and overwhelming experience no matter your circumstances, and understanding how divorce affects Social Security can help you make informed decisions for your future.

## ELIGIBILITY

You may be eligible for Social Security benefits based on your ex-spouses record if you were married for at least 10 years. You must be unmarried to claim benefits based off of your ex-spouses record (unless your subsequent marriage ended in death or divorce).



## BENEFITS CALCULATIONS

You can receive up to 50% of your ex-spouses Social Security Benefit if you meet eligibility criteria. \*Your benefits will not affect the amount your ex-spouse receives (or their current spouses benefit).

## TIMING IS KEY

You can claim benefits as early as age 62, but your benefits will be reduced if you claim before your full retirement age (FRA). Delaying benefits until FRA or later can also increase your monthly benefit amount.



## SURVIVOR BENEFITS

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.



## CONSULTATION AND PLANNING

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



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

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