

Social Security benefits are based on how long you've worked, how much you've earned and when you start taking benefits. Your eligibility for certain benefits can also depend on your marital status. The decisions you make about your benefits today can have a big impact on the income you'll receive in retirement. It's important to understand how Social Security benefits fit into your overall retirement income strategy before deciding to begin your benefits.

Review the chart below for the benefit options that are available.

	Divorced Spousal Benefits	Divorced Survivor Benefits
Earliest Age to Receive Reduced Benefits <sup>1</sup>	62	60
If You File for Benefits at Full Retirement Age (FRA) <sup>2</sup> . You receive the larger of:	100% of your own benefit OR 50% of your former spouse's benefit	100% of your own benefit OR 100% of your deceased former spouse's benefit
Delaying Benefits	<ul style="list-style-type: none"> <li>Spousal benefits are not increased by delayed credits earned by you or your former spouse beyond FRA.</li> </ul>	<ul style="list-style-type: none"> <li>Survivor benefits are increased by delayed credits earned by the deceased spouse. Beyond FRA.</li> <li>Survivor benefits are not increased by delayed credits earned by the surviving divorced spouse beyond FRA.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>Your former spouse must be entitled to receive his or her own benefit.</li> <li>You must have been married for at least 10 years in order to be eligible for a spousal benefit on your former spouse's record.</li> <li>You must currently be unmarried.</li> </ul>	<ul style="list-style-type: none"> <li>You must have been married for at least 10 years in order to be eligible for a survivor benefit on your former spouse's record.</li> <li>You must currently be unmarried, unless the remarriage occurred after age 60.</li> </ul>
Special Considerations	<ul style="list-style-type: none"> <li>You must have been divorced from your former spouse for at least two years if your former spouse qualifies to receive benefits but has not yet applied.</li> <li>Generally, if you file for divorced spousal benefits, you must also file for your own benefit.</li> <li>Benefits are not impacted by others who file on your former spouse's record</li> <li>If you remarry, you generally cannot collect benefits on your former spouse's record unless your later marriage ends.</li> </ul>	<ul style="list-style-type: none"> <li>You can elect to receive either the divorced survivor benefit or your own benefit first, and then switch to the other benefit at a later date.</li> <li>Benefits are not impacted by others who file on your former spouse's record.</li> </ul>

Social Security is an important part of retirement income, but it isn't intended to provide for everything. It's just one piece of your overall retirement strategy. For more information on social security benefits, please visit [www.ssa.gov](http://www.ssa.gov). A successful retirement strategy should plan for retirement expectations, including your goals and income needs, and prepare for the unexpected items that could get your strategy off track. With a well-thought-out strategy, you can focus on the things you want to do in retirement, not how you're going to pay for them.

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<sup>1</sup> Your benefits are reduced up to 30% if claimed prior to Full Retirement Age (FRA). Visit your local Social Security Administration office or [SSA.gov](http://SSA.gov) for more information.  
<sup>2</sup> FRA is the age at which you can receive 100% of your benefits. FRA for those born from 1943 to 1954 is 66. This age gradually increases to age 67 for those born in 1960 or later.

This information is believed to be reliable, but investors should rely on information from the Social Security Administration before making a decision on when to take Social Security benefits. It is general information and not meant to cover all scenarios. Your situation may be different, so be sure to discuss this with the Social Security Administration prior to taking benefits.

Guy Rodgers Private Wealth Strategies and its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

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