Your Social Security Roadmap

When Should You Claim Your Benefits?

Social Security is an important source of income for 91% of retirees, so deciding when to start benefits is critical. Here are a few quick questions to consider before drawing benefits.

Let's start your Social Security journey!

Are you still working?

OK, let's move on to the next question.

You might be subject to the earnings test. And that may influence your decision on when to begin benefits.

Quick Fact #2

The Earnings Test only applies if you haven't yet reached Full Retirement Age

Quick Fact #1

Benefits got a 2.5% cost of living adjustment for 2025

Do you have other sources of income to rely on?

Let's take a further look.

How Your Benefit Changes:

At 62, you'll get 30% less than your full benefit.

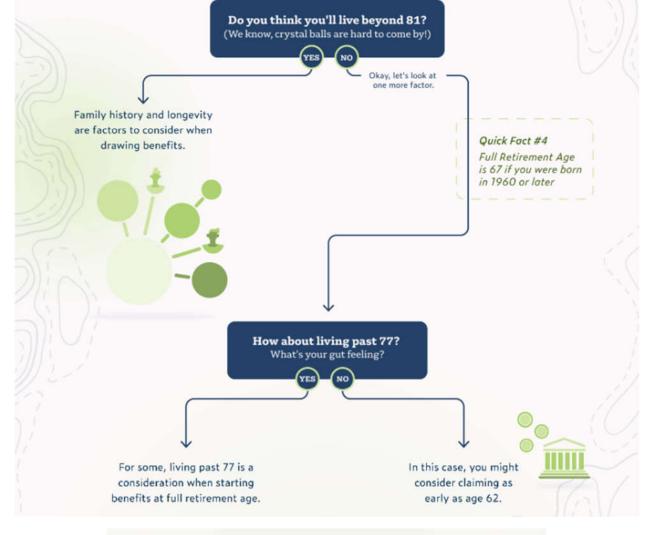
At Full Retirement Age, you get 100% of your benefit.

At 70, you'll see a 24% boost to your benefit.²

Quick Fact #3

Claiming early means a smaller benefit and waiting means a bigger benefit start taking benefits as early as age 62.

Remember, you can



Remember, this is just a guide. Your situation is unique, and this guide is designed to help you start the decision process.