## 2024 · AM I ELIGIBLE FOR SOCIAL SECURITY BENEFITS AS A SURVIVING SPOUSE?

Retirement Planning Education
with Andy Panko, CFP®, RICP®, EA

**Start Here** Has your spouse No See "Am I Eligible for Social (ex-spouse) passed away? Security Benefits As A Are you caring for a child Did vou remarry? Spouse?" flowchart. that is yours and your late spouse's, who is collecting Yes dependent care benefits on Yes No your spouse's record and is Did you remarry before turning 60 (50 if disabled)? under age 16 or became disabled prior to age 22? Did a divorced spouse You are eligible for pass away? survivor benefits on your No Yes Yes No Yes No You are entitled to 75% of You are eligible for How old will you be when Are you caring for a child survivor benefits regardless survivor benefits on your you collect benefits on that is yours and your late of your age at least until the your spouse's record? spouse's, who is collecting dependent care benefits on your spouse's record and is under age 16 or became FRA or older: Benefits will Did your marriage last at disabled prior to age 22? be 100% of deceased Did the subsequent least 10 years? spouse's benefits. marriage end in death or divorce? Yes Nο Yes Between 60 and FRA (or 50 No and FRA if you are disabled Were you married for at and the disability started Yes No least 9 months, or was the before or within 7 years of Sorry, you are not eligible death accidental? your spouse's death): for survivor benefits on your Benefits will be 71.5-99% ex-spouse's record. Sorry, you are not eligible of deceased spouse's for survivor benefits, but benefits. Yes No you may be eligible for spousal benefits on your current spouse's record. Sorry, you are likely not eligible for survivor benefits (unless your spouse's death meets one of the other See "Am I Eligible For Social See "Am I Eligible for Social You may be able to choose limited exceptions to the Security Benefits If I Have Security Benefits As A between former spouses to 9-month duration of Been Divorced?" flowchart. claim the greatest benefits. Spouse?" flowchart. marriage requirement).

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