

## What Social Security Can Offer Author: Germi Cloud

For many, filing for social security is something that you know you have to do at some point, but feel like there's much you can't control until you reach full retirement age. In reality, filing and receiving your monthly social security check is only the tip of a bureaucratic and confusing iceberg. It can get even more complicated when your spouse passes if you haven't already filed for your own benefits. Your monthly social security check is potentially subject to numerous different options. Today we're going to be discussing the importance of acknowledging your filing options, survivorship and widow(er)'s benefits. Everyone needs to know what their social security options are when they lose a spouse.

**Do your research.** Social security is much more nuanced than simply waiting until your full retirement age then filing and receiving your monthly check. While that is an option, it's only one of many. In fact, it rarely is the most bang for your buck. When it comes to social security, the administrators at the office can't legally give you advice on the best way to turn it on, that's why it's best to look for someone who is qualified to give advice on social security and what options may best suit your situation. I recommend you always check out the Social Security website for options and benefits that may be available [1].

**You might ask, "What happens to my benefits when my spouse passes away?"** We see many couples come into the office and believe that the wife receives X from social security every month, the husband receives Y, and they'll receive X + Y until one of them dies, then they'll only receive the amount of the living spouse. In actuality, with social security's survivorship benefits when one spouse passes, the surviving spouse keeps the larger benefit. It won't be as much as having both checks coming in every month, but it does give the surviving spouse an advantage. With divorced couples it gets a little more complicated, because there are some caveats and rules that apply but if you meet certain requirements it can work much the same way.

**What happens if you lose a spouse and you haven't turned your benefits on yet?** Life can come at you from all directions, and if your spouse passes before you reach full retirement age, Social Security offers you what is called widow(er)'s benefits. When you turn 60 years old (or 50 if you are caring for a child) you can qualify for as much as 71.5% of your spouse's Primary Insurance Amount (PIA). If you hold off until you reach your full retirement age, you can get 100% of your deceased spouse's PIA. More so, widows could file restricted application while pulling off a deceased spouse's record while keeping their own record deferred. This means you can build up your social security check while still withdrawing from your spouse's record.

Social security offers many options, so everyone's plan might look a little different. It's hard to decide what's best for you and your family without looking at all the options. The best person to ask about social security is a qualified professional who can help tailor the right plan for you.

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[1] <https://www.ssa.gov/planners/survivors/onyourown5.html#other>