2020 · AM I ELIGIBLE FOR SOCIAL SECURITY IF I'M DIVORCED?



Start Here Is your ex-spouse alive? Between FRA and age 70. Are you and your No advantages to delay ex-spouse at least age 62? taking spousal benefits past FRA. Yes No Yes No Did the divorce occur at Collect at FRA. least two years ago? Were you married to your ex-spouse for at least 10 years? Between 62 and your FRA. No Yes Benefits are reduced as much as 35% if taken at Yes No age 62. You are entitled to 50% of Has your ex-spouse your ex-spouse's benefits. filed for benefits? Did you have more than If you plan on earning one marriage that lasted at more than \$18,240 in least 10 years? 2020, your benefits No Yes This could be reduced if may be reduced. you have a government pension. Yes No Are you married to someone else? Are you entitled to benefits You can pick the ex-spouse on your own record? Are you planning to collect that will provide that before or after your FRA? greatest benefits. Follow Yes No the flowchart to determine eligibility for each spouse. Yes No Sorry, while you are You may be entitled to benefits from your current See "Will My Social Security spouse. Benefits Be Reduced?" flowchart. for benefits. See "Am I Eligible for Social See "Am I Eligible for You may be eligible for No claiming Security Benefits as a Social Security Benefits Surviving Spouse?" flowchart. strategy exists. survivor benefits. as a Spouse?" flowchart.

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ABOUT US:

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Cove has been featured in national publications including The New York Times, USA Today, CNBC, Business Insider, Investment News, Financial Planning Magazine, Investor's Business Daily, MarketWatch, NerdWallet and Bustle.

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