



Social Security Timeline

The Social Security program has so many age-sensitive dates to remember. Here is a handy reference for you to use to keep track of them.

AGES UP TO 18	Child may receive benefits on retired parent's record or survivor benefits for a deceased parent
AGES 25-60	Review Social Security Statement annually for accuracy
AGE 60	Reduced survivor benefits available
AGE 61	Perform a benefits estimate as part of annual financial planning review
AGE 61 YEARS, 9 MONTHS	First date on which filing for benefits filing may be made on own record, spouse's record or ex-spouse's record
AGE 62	Earliest age for receiving Social Security benefits on own record or spouse's record or ex-spouse's record
AGE 64 YEARS, 9 MONTHS	File for Medicare
AGE 65	Mandatory deadline for filing for Medicare. Age of full retirement and end of earning limits for those born in 1937 or earlier. For those born between 1938 and 1960, the full retirement age adjusts upward.
AGE 66	Age of full retirement and end of earnings limits for those born between 1943 and 1954
AGE 67	Age of full retirement and end of earnings limits for those born in 1960 or later
AGE 70	Maximum benefits under Social Security is reached, no point in delaying

Your advisor can help you understand your options and benefits under the Social Security and Medicare programs. For more information, contact your advisor or visit www.ssa.gov for additional details.

Source: www.SocialSecurity.gov

*Where disability is involved, age restrictions are different—consult the Social Security Administration Web site for details on the full scope of benefits available to the disabled.

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