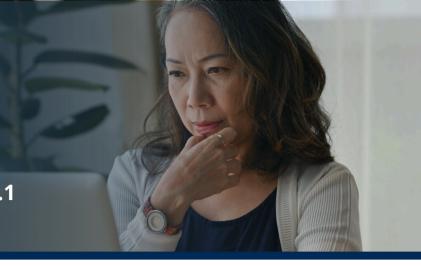
CLAIMING SOCIAL SECURITY IF YOU ARE WIDOWED YOUR AGE AND ANY MINOR CHILDREN WILL BE KEY FACTORS.1



DID YOU KNOW?

Social Security has two specific benefits available to help widows, widowers and their young children.

The age you become a surviving spouse determines the benefit:

- Age 60 is the earliest to claim survivor spouse **retirement** benefits.
- Any age under 60 if raising your deceased spouse's or ex-spouse's minor children to receive **family** benefits.
- To claim survivor spouse retirement benefits, you must have been currently married to the deceased or married for at least 10 consecutive years to an ex-spouse.
- For **family benefits**, generally, the funeral director will contact the Social Security Administration (SSA) to start the benefits process. Calculating family benefits for you and any minor children is complicated. You will need to **talk directly** with the SSA about your personal situation.

Follow these helpful guidelines before calling SSA to discuss your survivor benefits:2

- 1 Set up your mySocialSecurity account on SSA.gov.
 - Download both your current statement and your complete earnings history.
- **2** Prepare for your conversation with the SSA:
 - Pull original documents together including your marriage certificate, your spouse's death certificate, your original birth certificate, both Social Security numbers, your divorce decree, if applicable, etc.
 - Have your banking information with you so direct deposits can begin right away.
- If you are 60 or older when your spouse or qualifying ex-spouse dies:
 - •You will be eligible to receive reduced survivor spouse benefits starting the month you turn 60.
 - ✓ Unreduced benefits are available at or after your survivor Full Retirement Age (FRA).
 - If you were already receiving Social Security retirement benefits, your monthly amount will be replaced with your spouse's benefit amount, if that gives you a larger payment. Contact the SSA if your exspouse pre-deceases you. You may receive a higher benefit.
 - •You will be able to switch benefits one time to ensure you get the highest amount:
 - ✓ Start your survivor benefit first, then switch to your own retirement benefit at FRA, or up to age 70.
 - ✓ Start your own benefit as early as 62, then switch to your survivor benefit at your survivor-FRA.
 - •Plan on reduced survivor benefits if you continue to work or will also receive certain pensions.

- 4 If you are younger than 60 when your current spouse or ex-spouse dies, are raising the deceased's minor children and do not remarry:
 - ✓ Both you and the children are eligible for family survivor benefits.3
 - ✓ Your benefits continue until the youngest child reaches age 16.
 - ✓ You will be eligible to start survivor spouse or ex-spouse retirement benefits as early as age 60.
- **5** Use SSA.gov as your one-stop shop:
 - Read the sections about family benefits or surviving spouse/surviving ex-spouse retirement benefits.
 - Find the 800 number and email link to contact Social Security. You'll need to schedule a call with them to discuss your situation and start receiving payments.
 - When ready to start your surviving spouse retirement benefits, follow the instructions from the consulting agent.

Family Benefits for Minor Children.

- Your deceased spouse's or deceased ex-spouse's children are eligible for up to 75% of the deceased's benefit amount if they are 18 or younger, or 19 and still in high school. They are also eligible if they are disabled.
- Social Security will need their SSN's and birth certificates.
- The SSA will calculate how much each minor child is entitled to.

TAKE YOUR TIME TO FIGURE OUT YOUR BEST RETIREMENT BENEFIT CHOICES.

01

Create a side-by-side comparison of your own retirement benefits vs. survivor retirement benefits at each age: 60, 62, FRA, 70.

02

Understand your choices and when you can switch benefits before meeting with the SSA.

03

When you've decided which benefit to claim first, follow the instructions from the agent.



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- 1 The rules for survivor spouse and survivor ex-spouse benefits are complicated. These are general guidelines intended for educational information only. They may not represent your personal situation. You must contact the Social Security Administration for a comprehensive assessment of your specific family situation.
- 2 All information provided is for educational information only. Discuss your personal situation with the SSA.
- 3 If you or a child are disabled, the Social Security survivor rules and benefits may be different. Talk to the SSA about your specific situation.