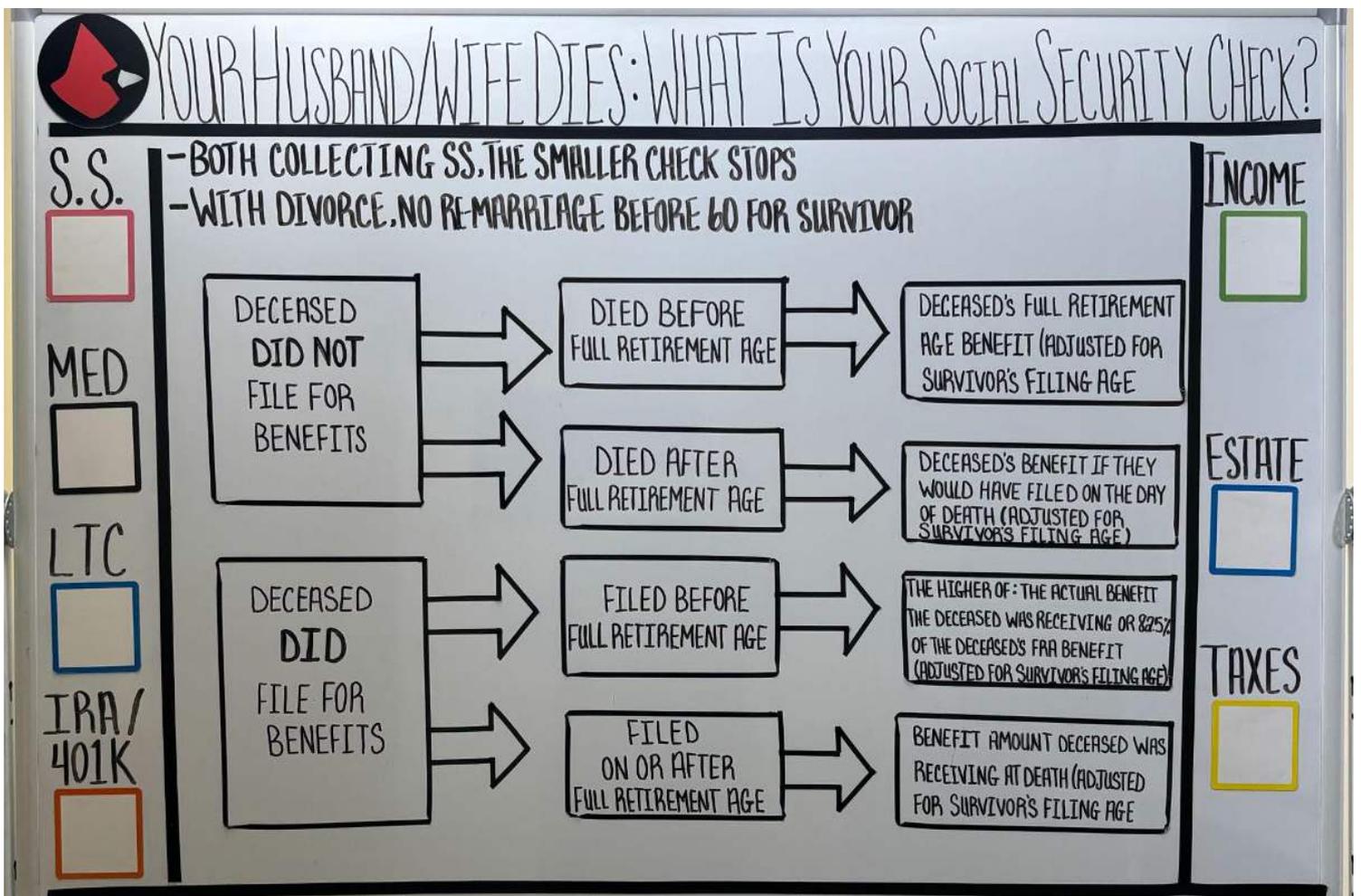




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Your Husband/Wife Dies: What Is Your Social Security Check?

Using the following document Hans and Tom discuss Social Security in the video titled "Your Husband/Wife Dies: What Is Your Social Security Check?"



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SOCIAL SECURITY WHEN A SPOUSE DIES

What happens to your benefit as a surviving husband or wife

1. You keep the larger check — not both

When your spouse dies, Social Security compares your own retirement benefit and your survivor benefit. You receive the higher of the two, not both.

2. How much can a surviving spouse receive?

At Full Retirement Age: You may receive 100% of your spouse's benefit, including any delayed retirement credits.

Before Full Retirement Age: Survivor benefits can start as early as age 60 (50 if disabled), but are reduced to roughly 71%–99% of the full amount.

3. If your spouse had not started Social Security yet

You can still receive a survivor benefit based on what they were entitled to receive at death. If they delayed benefits, that higher amount may pass to you.

4. Important planning opportunity

Surviving spouses often have flexibility:

- Take the survivor benefit first and allow your own benefit to grow, OR
- Take your own reduced benefit first and switch later to the survivor benefit.

Used correctly, this can increase lifetime income.

5. One-time death payment

Social Security provides a \$255 lump-sum death benefit to an eligible surviving spouse. You must apply to receive it.

6. Simple example

Husband's benefit: \$3,000/month

Wife's benefit: \$2,200/month

After husband's death, wife receives \$3,000/month. Her smaller benefit stops.

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