



# CARDINAL ADVISORS

## How Do Social Security Spousal Benefits Work?

Learn how Social Security spousal benefits really work through real-life examples. See how the right claiming strategy can add thousands of dollars a month to your household income.

**HOW DO SOCIAL SECURITY SPOUSAL BENEFITS WORK?**

**S.S.** ☐ **MED** ☐ **LTC** ☐ **IRA/401K** ☐

- SPOUSE BENEFIT MUST BE LARGER THAN YOURS
- 50% OF SPOUSE FRA BENEFIT WHEN YOU ARE AT FRA
- SPOUSE MUST HAVE ALREADY STARTED BENEFITS
- 100% OF SPOUSE BENEFIT WHEN SPOUSE DIES BEFORE YOU
- MUST BE AT YOUR FRA OR OLDER
- IF YOU START SPOUSE BENEFIT YOUNGER THAN 67 IT'S REDUCED
- IF YOUR SPOUSE DIES WHILE YOU'RE IN YOUR 60'S
- CLAIM THEIR BENEFIT, ALLOW YOURS TO BUILD TO 70, THEN SWITCH

**TOM AND CHELSEY**  
4298.30 TOM - 68  
874.10 CHELSEY - 66 + 10 MONTHS  
1140.70 SPOUSE +  
6313.10 / MONTH

**JOE AND ALICE**  
2,000 - JOE - 62  
420 - ALICE - 66 + 10 MONTHS  
1005 SPOUSE +  
3425

**MYRTLE DIVORCED**  
1500 MYRTLE - 65  
1500 EX-HUSBAND  
- FILED RESTRICTED APPLICATION  
- WILL CHANGE TO HER BENEFIT @ 70

**EXTRA FACTS**  
EX-HUSBAND DIED

**EXTRA FACTS**  
JOE FRA 2850  
DO OVER

**INCOME** ☐ **ESTATE** ☐ **TAXES** ☐

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Oct. 2026

## PAYMENT SUMMARY

### Your Regular Monthly Payment

Here is how we figured your regular monthly payment effective July 2026:

You are entitled to a monthly benefit of ..... **TOM**  
\$4,298.30

You are entitled to monthly spouse's benefits beginning August 2026.

### What We Will Pay And When

**CHELSEY**

Your benefit is **\$1,140.70** as a wife. This is in addition to the benefit of **\$874.10** on your own earnings record.

### Your Benefits

We will send you both benefits in one check each month under your own Social Security claim number.

### Information About Medicare

This letter does not affect your Medicare benefits.

### Other Social Security Benefits

This benefit is the only benefit you can receive from us at this time. In the future, if you think you might qualify for another benefit from us, you will need to apply again.

### Your Benefits May Be Taxed

You may have to pay taxes on the benefits you get from us. Part of your Social Security benefits may be taxed if:

- you are single and your total income is more than \$25,000, or
- you are married and you and your spouse have total income of more than \$32,000.