IDEAL
RETIREMENT ROADMAP
MEDICARE | SOCIAL SECURITY PLANNING | LIFE INSURANCE
www.RetirementRoadmap.net

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A Social Security Claiming Checklist

Know Before You Claim!

Claiming Social Security is one of the most important retirement decisions you'll make. The age you claim, whether you're married, divorced, widowed, or still working can significantly impact your lifetime benefits.

Before you apply, use this checklist to make sure you have the information you need to make an informed decision.

Before You Claim

Ask Yourself:

- Have I determined my Full Retirement Age (FRA)?
- Do I know how much my monthly benefit will be at different claiming ages?
- Am I still working or planning to work?
- Have I considered how claiming early could affect my benefits?
- Have I reviewed my spouse's or former spouse's benefits?
- Have I considered survivor benefits?
- Have I evaluated the tax impact of my Social Security benefits?
- Have I considered how Social Security fits into my overall retirement income plan?

Documents You'll Need

Please have the following available:

Personal Information

- Social Security Number
- Birth Certificate or proof of birth
- Driver's License or government-issued ID
- Mailing address
- Phone number
- Email address

Banking Information

- Bank name
- Routing number
- Account number for direct deposit

Marriage Information (if applicable)

- Marriage certificate
- Date and place of marriage
- Current spouse's Social Security Number
- Dates of prior marriages if divorced

Divorce Information (if applicable)

- Divorce decree
- Dates of marriage and divorce
- Former spouse's information if applying on their record

Survivor Benefits (if applicable)

- Death certificate of spouse
- Marriage certificate
- Information regarding any previous marriages

Employment Information

If you're still working, have:

- Employer information
- Estimated annual earnings
- Retirement date (if applicable)

Create Your Social Security Account

Before applying:

1. Create or log into your Social Security account at SSA.gov
2. Verify that your earnings history is correct.
3. Review your estimated benefits at ages:
    - 62
    - Full Retirement Age
    - 70
4. Review your spouse's benefit information if applicable.

Questions to Consider

Before claiming, ask:

- Will I continue working?
- Should I delay benefits for a larger monthly payment?
- Would my spouse receive a higher survivor benefit if I delay claiming?
- Will Social Security be taxable based on my income?
- Have I considered Medicare enrollment requirements if I'm turning 65?

Your Retirement Income Checklist

Review all potential income sources:

- Social Security Benefits
- Pension Income
- Retirement Accounts (401(k), IRA, etc.)
- Investment Income
- Employment Income
- Rental Income
- Life Insurance or Annuity Income
- Required Minimum Distributions (RMDs)
- Other Sources of Retirement Income

Ready to Apply?

You can apply:

- Online
- By phone
- In person (appointment may be required)

Before submitting your application, make sure you've considered ALL of your claiming options. Once benefits begin, changing your decision may be difficult or impossible in many situations.

Need Help?

Social Security is not a one-size-fits-all decision. Claiming at the wrong time could potentially reduce your lifetime benefits.

A personalized Social Security analysis may help you:

- Maximize lifetime benefits.
- Coordinate spousal and survivor strategies.
- Understand the impact of continuing to work.
- Coordinate Social Security with Medicare and retirement planning.
- Make an informed claiming decision.

Schedule your complimentary Social Security planning consultation today!

Scan for appointment. Call or text 774-855-6600 David Westgate RSSA®

Registered Social Security Analyst® (RSSA) services are educational in nature and are designed to help individuals better understand their Social Security options. We are not affiliated with or endorsed by the Social Security Administration or any government agency.