

FOR EDUCATION AND INFORMATION PURPOSES ONLY

NEW EFFECTIVE DATES AND CLAIMING STRATEGIES FOR FILE & SUSPEND AND RESTRICTED APPLICATION STRATEGIES							
New Social Security Claiming Strategy Rules	Married		Not Married/Divorced Spouse (Previous marriage lasted 10+ Years)		Parents With Dependent/Disabled Children	Surviving Spouse	Individual
YOUR AGE as of 2015	File & Suspend	Restricted Application	File & Suspend	Restricted Application	File & Suspend	File & Suspend or Restricted Application	File & Suspend
Age 65 1/2 or older by October 29, 2015 (Born April, 30, 1950 or earlier)	Still available at FRA ¹ . Must file by April 29, 2016.	Still available at FRA ¹ if otherwise available for spousal benefits	Not applicable, no reason to use strategy	Still available at FRA ¹ as long as former spouse also > age 62	Still available at FRA ¹ must file by April 29, 2016	New rules not applicable. Can still independently choose timing of when to start survivor and individual retirement benefits	Must be FRA ¹ and finish File & Suspend by April 29, 2016 for future reinstatement
Age 62 or older in 2015 (Born 1953 or earlier on January 1, 1954)	No longer available						No longer available
Under age 62 in 2015 (Born January 2, 1954 or later)		No longer available		No longer available			

¹ (FRA) Full Retirement Age, those born before 1955 FRA is 66.

This information is provided for education and information purposes only. This information does not represent any kind of legal, tax or investment advice. Further, it does not represent any real or implied recommendation for Social Security claiming strategies. This information is provided to make you aware of pending changes to Social Security. Please consult with the Social Security Administration as soon as possible about scheduled changes to Social Security claiming strategies.

For further Information:

Social Security Administration Website <https://www.ssa.gov/>

Article on Marketwatch.com <http://www.marketwatch.com/story/key-social-security-strategies-hit-by-budget-deal-2015-10-30>

