

Social Security filing strategies at a glance

The amount of your Social Security benefits can depend on several factors, including your marital status and when you start receiving benefits. That's why some people use certain filing strategies to potentially enhance the total benefits they're eligible to collect.

In this publication we provide an overview of several common filing strategies, as well as a summary of the benefits available to eligible retirees, survivors, and children. Please keep in mind, however, that the rules on who can use these strategies are complex. Please consult the Social Security Administration for details on whether any of these strategies may apply to you.



STRATEGY/BENEFIT	AVAILABILITY	QUALIFICATIONS	OTHER CONSIDERATIONS	PURPOSE
Withdrawal of application (payback)	MARRIED DIVORCED SINGLE SURVIVOR	Must be withdrawn within first 12 months after you begin retirement benefits. Unavailable after 12 months of receiving benefits. No age requirement to withdraw. Must contain written consent from others who received benefits based on your application.	Requires payback of all benefits – including spousal and childrens' benefits – received (at no interest). Must obtain written consent from others who received benefits based on your application. You can use this strategy only once.	Start receiving benefits later, with a potentially larger benefit.
Suspension of benefits	MARRIED DIVORCED SINGLE SURVIVOR	Must be at full retirement age (FRA) or older (up to age 70) and already receiving personal retirement benefits.	No payback required. Individual benefit stops (spousal or divorced spousal benefit does not stop). You can start benefits again later.	The individual benefit you previously received grows by delayed retirement credits (DRCs) of $\frac{2}{3}$ of 1% per month or 8% per year after the suspension. Could also enhance the surviving spouse's benefit.
File and suspend (enabling retroactive benefits)	MARRIED DIVORCED SINGLE SURVIVOR	Must qualify for your own Social Security (SS) benefits and be at FRA or older – up to age 70.	No DRCs provided with this retroactive lump sum paid if you request it prior to age 70. Reinstated benefit will continue as if never suspended.	Provides a lump-sum benefit, retroactive to date of filing and suspending, if you delay receipt of benefits and later request the lump sum. This might be beneficial if there is change in circumstances (such as poor health) and are willing to forego DRCs for a lump sum and continued benefits.
File and suspend (enabling spousal benefits)	MARRIED	Spouse A must qualify for own benefits and be at FRA or older to file and suspend. Spouse B must be age 62 or older; and married for one year or longer, or married and the parent of spouse A's child.	To collect a spousal benefit, Spouse B must not qualify for their own SS benefits or B's own SS primary insurance amount (PIA) benefit must be less than 50% of Spouse A's PIA. Spousal benefit is reduced if Spouse B is under FRA. Spouse A may not collect a spousal benefit. While having a qualifying child does not enable someone to meet the definition to get a spousal benefit, it does affect the time (earlier than age 62) when an individual may start receiving a spousal benefit.	Starts a spousal benefit for Spouse B while allowing Spouse A's benefit to grow by DRCs.
File restricted (for spousal benefit only)	MARRIED DIVORCED	Married for one year or longer, or married and the parent of Spouse A's child. Spouse A must qualify for their own benefits and be at FRA or older. Spouse B must also qualify for their own benefits and have already filed; or Spouse B is at FRA and filed and suspended to enable a spousal benefit. See "Combination strategy."	Spouse A collects 50% PIA of Spouse B for a spousal benefit only. Spouse A's own benefit grows by DRCs of $\frac{2}{3}$ of 1% per month or 8% per year until age 70. If Spouse A is divorced from Spouse B, may file for divorced spousal benefit only. While having a qualifying child does not enable someone to meet the definition to get a spousal benefit, it does affect the time (earlier than age 62) when an individual may start receiving a spousal benefit.	Allows Spouse A to receive a spousal benefit at FRA or older, so Spouse A's own benefit can increase by DRCs until age 70. Spouse B receives his or her own benefit.
Combination strategy (file and suspend and file restricted)	MARRIED	Married for one year or longer, or married and the parent of Spouse A's child. Spouse A must qualify for their own benefits and be at FRA or older to file restricted. Spouse B must also qualify for their own benefits, be at FRA, and have filed and suspended to enable a spousal benefit.	Spouse A collects 50% PIA of Spouse B for a spousal benefit only. Both spouses' benefits grow by DRCs of $\frac{2}{3}$ of 1% per month or 8% per year until age 70. Works best if Spouse B's PIA is greater than Spouse A's PIA. While having a qualifying child does not enable someone to meet the definition to get a spousal benefit, it does affect the time (earlier than age 62) when an individual may start receiving a spousal benefit.	Allows Spouse A to receive a spousal benefit only, while Spouse B gets no benefits. When each spouse turns age 70, they both receive their own benefits increased by DRCs of $\frac{2}{3}$ of 1% per month or 8% per year until age 70 instead.
Retirement benefits	DIVORCED	Married for at least 10 years or longer before the divorce. Both former spouses must be age 62 or older. The former spouse applying for a divorced spouse's benefit must be currently unmarried. Divorced spousal benefit is 50% PIA of other former spouse, and must be greater than your own PIA.	The amount of a divorced spouse's benefit has no effect on the ex-spouse and their current spouse. If you remarry but are subsequently widowed or again divorced, you are still eligible to collect on your former spouse's record. If you are divorced for at least two years, and if you and your ex-spouse are at least age 62, you can get benefits even if your ex-spouse is not yet retired. Your benefit as divorced spouse may be reduced if taken before your FRA.	Allows you to receive a spousal benefit on ex-spouse's PIA if it is greater than 50% of your own PIA.

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MARRIED

WIDOWED

ELIGIBLE CHILDREN

SINGLE

DIVORCED

SURVIVOR

WIDOWED with
ELIGIBLE CHILDREN

DIVORCED with
ELIGIBLE CHILDREN

STRATEGY/BENEFIT	AVAILABILITY	QUALIFICATIONS	OTHER CONSIDERATIONS	PURPOSE
Retirement benefits	ELIGIBLE CHILDREN	Under age 18, up to age 19 if still in high school. Any age if disabled before age 22. Child must be unmarried.	Parent must be retired and receiving Social Security retirement benefits. Family maximum applies. Benefit may be limited if child works and has earned income.	An eligible child receives 50% of either retired parent's PIA, whichever is greater, but not both. Subject to age restrictions.
Survivor benefits	WIDOWED	Age 60 or over (or age 50 if disabled). Married for at least nine months before death occurred, or married and the parent of deceased's child. Amount of survivor benefit is 100% of deceased spouse's PIA or spouse's actual benefit if deceased was receiving benefits. But those benefits will be reduced if taken prior to surviving spouse's FRA. (71½% of PIA from age 50 through age 59 for disabled widow.)	If survivor remarries before age 60, surviving spouse is not eligible for survivor benefits unless and until that marriage ends. If survivor remarries after age 60 (or age 50 if disabled), surviving spouse is entitled to the survivor benefits based on the work record of the deceased spouse.	Provides survivor benefit to the widow or widower as early as age 60 if they were married at least nine months prior to the spouse's death, or if married and the parent of deceased's child. Widow or widower can take a survivor's benefit only and then switch to own personal benefit at age 62 or older.
	DIVORCED	Age 60 or over (or age 50 if disabled). Must have been married for 10 years or more. Cannot collect survivor benefit until age 60. Amount of survivor benefit is 100% of former deceased spouse's PIA, or deceased ex-spouse's actual benefit if deceased was receiving benefits, but reduced if taken prior to surviving spouse's FRA.	If survivor remarries before age 60, the surviving divorced spouse is not eligible for survivor benefits unless and until that marriage ends. If the survivor remarries after age 60 (or age 50 if disabled), the surviving divorced spouse is entitled to the survivor benefits based on the work record of the deceased former spouse.	Provides survivor benefit to the divorced widow or widower as early as age 60 (or age 50 if disabled) if married for at least 10 years. Divorced widow or widower can take a survivor's benefit only and then switch to own personal benefit at age 62 or older.
	ELIGIBLE CHILDREN	Under age 18, up to age 19 if still in high school. Any age if disabled before age 22. Child must be unmarried.	The deceased parent must have been currently or fully insured under Social Security rules. Family maximum applies. Benefit may be limited if the child works and has earned income.	An eligible child receives 75% of deceased parent's PIA. Subject to age restrictions. If both parents are deceased, child gets 75% of the parent's PIA that is the higher of the two.
	WIDOWED with ELIGIBLE CHILDREN DIVORCED with ELIGIBLE CHILDREN	Widowed or divorced survivor can be any age if caring for eligible child. Child must be under age 16 or disabled before age 22.	The caretaker widow(er) or caretaker divorced spouse receives 75% of the deceased spouse's PIA. Maximum family benefit applies. The caretaker benefit stops when the youngest child reaches age 16, unless caring for child disabled before age 22. The divorced spouse is not required to have been married to the deceased for 10 years.	Provides a caretaker widow(er) or caretaker surviving divorced spouse with a flat 75% of deceased spouse's PIA regardless of number of eligible children.

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