



Social Security

Social Security Fact-Finder

NAME(S):

DATE:

CONTACT INFORMATION:

For many people entering retirement, Social Security retirement benefits are often the main source of retirement income. Knowing the options and strategies available for potentially enhancing those benefits can be a key factor in the total amount of Social Security benefits you will be projected to receive over your lifetime.

Please answer the following questions for yourself and your spouse (if applicable) and bring this worksheet to your financial professional to start the conversation on Social Security benefits and enhancing your retirement income strategies. (Note: Financial professionals can provide information regarding Social Security benefits, but cannot provide individualized advice.)

Social Security can be the starting point for your retirement income analysis.

Current marital status: ☐ Married ☐ Widowed ☐ Divorced ☐ Single (never married)

	You			Spouse		
Current age?						
What age is your full retirement age (FRA)? (see chart below)						
(If FRA is unknown, what is your year of birth?)						
What is your primary insurance amount (PIA)?						
Are you considering claiming Social Security retirement benefits:	Yes	No	Uncertain	Yes	No	Uncertain
Prior to FRA	☐	☐	☐	☐	☐	☐
At FRA	☐	☐	☐	☐	☐	☐
Delaying past FRA	☐	☐	☐	☐	☐	☐
Do you have adequate resources besides Social Security retirement benefits to meet your retirement income needs?	☐	☐	☐	☐	☐	☐

Full retirement age					
Year born	1937 or earlier	1938 – 1942	1943 – 1954	1955 – 1959	1960 and later
FRA	65	65 + 2 months for every year after 1937 until 1943	66	66 + 2 months for every year after 1954 until 1960	67

	You			Spouse		
Will you use your Social Security benefits at retirement for living expenses, or are you planning on saving them?	Spend ☐		Save ☐	Spend ☐		Save ☐
Do you have health concerns or concerns about a shorter life expectancy?	Yes ☐	No ☐	Uncertain ☐	Yes ☐	No ☐	Uncertain ☐

Survivor checklist (if applicable)	
Have you remarried?	☐ Yes ☐ No If yes, age at remarriage:
Do you have any dependent children?	☐ Yes ☐ No If yes, how many are under age 18?
	If yes, how many are age 19 and still in high school?
	If yes, how many are disabled and cared for at home?

Divorce checklist (if applicable)	
Are you currently unmarried?	☐ Yes ☐ No
Is your former spouse at least age 62?	☐ Yes ☐ No ☐ Uncertain
Were you married to your former spouse at least 10 years?	☐ Yes ☐ No
When was your divorce final?	
What is your former spouse's PIA?	



TALK TO YOUR FINANCIAL PROFESSIONAL about how your Social Security benefits can fit into your overall retirement income strategy.

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