

Making smart Social Security decisions if you are widowed

If you are widowed, you can collect Social Security benefits as early as age 60*—known as survivors benefits. The benefit amount is based on your spouse’s Social Security benefit and your age.

- **If you are at Full Retirement Age or older:**
You would receive 100% of your deceased spouse’s benefit amount
- **If you are age 60* up to Full Retirement Age**
(but not including Full Retirement Age): You would receive a percentage (ranging from 71.5% to 99%) of your deceased spouse’s benefit amount
- **If your spouse was receiving reduced benefits:**
Your survivors benefit will be based on the reduced benefit amount

The Full Retirement Age used to calculate survivors benefits may differ from the Full Retirement Age used to calculate retirement benefits. Please check with the Social Security Administration for details.

Other things to consider:

- If you remarry after you reach age 60*, your remarriage will not affect your eligibility for survivors benefits. However, if your current spouse is receiving Social Security benefits, you can apply for benefits based on his or her record if it is higher than your survivors benefit.
- If you are receiving survivors benefits and you are eligible for retirement benefits based on your earnings record, you can switch to your own retirement benefit as early as age 62 if it is higher.
- If you are already receiving retirement benefits based on your own earnings record, you can contact the Social Security Administration and they will determine if you are eligible to receive a higher benefit as a widow or widower.

*Age 50 if you are disabled.
Sources: ssa.gov, “Survivors Benefits” and “Survivor Benefits,” accessed January 3, 2025.

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

ACTION PLANNER **Action steps**

- ☐ **Talk to your financial professional** about the role Social Security will play in your overall retirement income plan. A financial professional can help you understand your options and make a more informed decision about one of your most valuable retirement benefits.
- ☐ **Work with the Social Security Administration** for a full discussion of your available benefits and options. The examples included here are not meant to be exhaustive.
- ☐ **Consult with your qualified tax advisor before making any decisions.** These strategies can get complex.

Your financial professional can also work with you to position your investments to help provide for your income needs throughout retirement.

Important note: This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

While the information about Social Security contained herein has been obtained from sources deemed reliable, Corebridge Financial, Inc. (including its wholly owned subsidiaries American General Life Insurance Company, The Variable Annuity Life Insurance Company, The United States Life Insurance Company in the City of New York, distributors and representatives) cannot be held responsible for any direct or indirect loss resulting from the application of the information provided here. Individuals should consult a qualified tax professional or attorney regarding their specific situation.

The purchase of an annuity is not required for, and is not a term of, the provision of any banking service or activity.

Life insurance and annuities are issued by **American General Life Insurance Company (AGL)**, Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York (US Life)**. Certain annuities are issued by **The Variable Annuity Life Insurance Company (VALIC)**, Houston, TX. **Securities products are distributed by Corebridge Capital Services, Inc. (CCS)**, member FINRA, 21650 Oxnard Street, Suite 750, Woodland Hills, CA 91367-4997, 1-800-445-7862. Issuing companies AGL, US Life and VALIC are responsible for financial obligations of insurance products. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Products and services may not be available in all states and product features may vary by state. Please refer to the contract.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

©2025 Corebridge Financial, Inc. All rights reserved.

corebridgefinancial.com