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Even if you have been divorced for many years you may still be eligible for a higher social security check due to your ex-spouse's earnings record.

To qualify, you need to meet three main criteria: 1) your marriage must have lasted at least ten years, 2) you must currently be unmarried, and 3) you and your ex-spouse must have turned 62 years old (different age requirements apply to disabled persons).

One common misunderstanding relates to whether or not the ex-spouse has filed for social security benefits themselves. It doesn't matter. It only matters that they're eligible to file. So, if your ex had high income for most of their life while you had lower income, maybe with some no-income years, there's a chance your benefit gets a boost.

Further, it's irrelevant if your ex has remarried. The current spouse and you have no impact on each other's spousal benefits. So, in theory, if a person makes it a habit to divorce as soon as they pass their tenth anniversary four ex-spouses could all file on Casanova's earnings record.

One more rule to qualify: you must have been divorced for at least two years before collecting on your ex-spouse's record.

The core of the spousal benefit rule is that your benefit will be boosted so it becomes half of their full retirement age benefit. Technically, you first receive your own benefit and then an added spousal benefit so the total equals half of their benefit.

If you file before your own full retirement age (66 for anyone born before 1955, gradually rising to 67 if born after 1959) both your own benefit and your spousal benefit will be reduced.

If your ex-spouse dies you qualify for survivor benefits. The basic rule for survivor benefit is that you'll receive a spousal benefit so your total benefit is the same as the full benefit (not just half). Again, reductions apply if you file for survivor benefits before your own full retirement age. Widows and widowers can apply as early as age 60.

Also, a survivor can marry after age 60 without jeopardizing the spousal benefit based on the deceased ex-spouse.

So, as you plan ahead make sure to allow for your ex-spouse's earnings. It could make a real difference.

Good luck.

* Wells Fargo Advisors Financial Network does not provide tax or legal advice. However, we will be glad to work with you, your accountant, tax advisor and or lawyer to help you meet your financial goals.

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