



faith . discipline . patience

With a married couple, **only one spouse can claim a Social Security spousal benefit.** This is the technique where one spouse files for their own benefit, and the other files a “restricted claim” for spousal benefits for up to 4 years, starting at age 66 , allowing their own benefit to grow until age 70. (Note, this strategy only available to those born before January 1, 1954.)

However, for divorced couples married for at least 10 years, and currently unmarried—both can claim Social Security spousal benefits on their ex’s earning record.

This can be a financial silver lining for divorcing couples.

If you have clients in which this strategy might worth exploring, don’t hesitate to reach out to me.

As a *\*Certified Divorce Financial Analyst®*, I can help with complex financial issues like tax planning strategies, dividing a portfolio, obtaining health care, insuring alimony payments, projecting cash flow, deciding which assets to fight for and which to concede...I would love an opportunity to visit with you and share how I can help you better serve your clients.

\*The use of CDFA™ designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field.

**Michael H. Kaminski, CFP®, CDFA®**  
*President*

CAR-0719-03395

1405 Rolkin Ct., Suite 202  
Charlottesville, VA 22911  
toll free 844.391.3610  
tel 434.328.8040  
fax 434.234.3789  
www.skvgrp.net