

Social Security Scenarios

	CURRENTLY MARRIED		UNMARRIED DIVORCED SPOUSE		PARENTS WITH DEPENDENT/ DISABLED	SURVIVING SPOUSE	INDIVIDUAL
	File & Suspend	Restricted Application	File & Suspend	Restricted Application	File & Suspend	File & Suspend or Restricted Application	File & Suspend
AGE 65 ½ OR OLDER BY 10/29/15 (Born 4/30/50 or earlier)	Still available at FRA* must file by 4/29/16	Still available at FRA* if otherwise eligible for spousal benefits	Still available at FRA* as long as former spouse also > age 62	Still available at FRA* must file by 4/29/16	Still available at FRA* must file by 4/29/16	New rules not applicable. Can still independently choose timing of when to start survivor and individual retirement benefits	Must be FRA* and complete File & Suspend by 4/29/16 for future reinstatement
AGE 62 OR OLDER IN 2015 (Born 1953 or earlier, or on 1/1/54)	Not eligible						No future lump sum reinstatement
UNDER AGE 62 IN 2015 (Born 1/2/54 or later)		Not eligible	Not applicable	Not eligible	Not eligible, but can still Start-Stop-Start		

*FRA = Full Retirement Age = 66 for those born 1954 or earlier; source: Michael Kitces, www.kitces.com