At Social Security, we’re often asked, “What’s the best age to start receiving retirement benefits?” The answer is that there isn’t a “best” age that applies to everyone. It’s a personal decision based on your situation and, ultimately, it’s your choice. To help you make an informed choice, consider the factors below as you think about when to start receiving your Social Security benefits.

What you should know before you apply

- **What does “retirement” mean?**
  For us, retiring means getting your Social Security retirement benefit. It might mean that you’ve also stopped working. However, these two things don’t need to happen at the same time. For example, you have the option of delaying your monthly benefit even after you stop working. Delaying your benefit will increase your monthly benefit amount. (See below.)

- **Your benefits are based on your entire earnings history**
  Do you know how your benefit is calculated? Your monthly benefit amount is based on your highest 35 years of earnings. If you don’t have 35 years of earnings, your monthly benefit will be reduced, because years with no earnings will count as zeroes. Learn your estimated monthly benefit amount by reading your Social Security Statement at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount), or use the Retirement Estimator at [www.socialsecurity.gov/retire/estimator.html](http://www.socialsecurity.gov/retire/estimator.html).

- **Your monthly benefit is higher if you wait to start**
  When should you start your retirement benefit? You can start receiving benefits as early as age 62. However, the longer you wait (up to age 70), the higher your monthly benefit will be — for the rest of your life. If you’re married and you’re the higher earner, delaying your benefit may also mean higher survivor benefits for your spouse when you pass away. You can see the impact of starting your monthly benefits at different ages by checking your Social Security Statement or the Retirement Estimator. Both are available online at [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices). For more information on how delaying retirement increases your monthly benefit,
If you have a special claiming situation

- **You or your family members may be eligible for spouse's and family benefits**
  Are you eligible for benefits based on your spouse’s, or ex-spouse’s, earnings record? If you were married for 10 years or longer, you may be eligible for benefits on your ex-spouse’s record. Do you have a spouse who is eligible based on your earnings record? Spouses and ex-spouses can generally receive up to half of the worker's full retirement age monthly benefit amount, and widow(er)s can receive more than that. However, if you are eligible for both your own benefits and spouse’s benefits, you will only receive the higher of the two benefit amounts. Learn more about benefits for your family at [www.socialsecurity.gov/planners/retire/applying7.html](http://www.socialsecurity.gov/planners/retire/applying7.html), spouse’s benefits at [www.socialsecurity.gov/planners/retire/applying6.html](http://www.socialsecurity.gov/planners/retire/applying6.html), and survivors benefits at [www.socialsecurity.gov/planners/survivors](http://www.socialsecurity.gov/planners/survivors).

- **You have additional benefit choices if you are widowed and retired**
  If you are eligible for both your own retirement benefit and a survivor benefit based on a deceased spouse’s or deceased ex-spouse’s record, you have additional options to consider. You may want to apply for one benefit and delay applying for the other benefit to let it grow. When you apply for benefits, ask the Social Security representative if you can receive one benefit and delay the other to increase its value.

- **You can receive benefits if you are a citizen or lawfully present**
  As long as you are legally present in the country and you and your employers have contributed to Social Security during your working years, you may be eligible for benefits. Our web page at [www.socialsecurity.gov/planners/retire/applying5.html](http://www.socialsecurity.gov/planners/retire/applying5.html) has more information.
Your Retirement Checklist

□ Your benefit may be reduced if you worked in jobs not covered by Social Security

If you worked in a job where you didn’t pay Social Security taxes, and you are now receiving a retirement or disability pension based on those earnings, your Social Security benefit may be affected. Learn more at www.socialsecurity.gov/planners/retire/gpo-wep.html.

Additional things you should think about

□ Your longevity and health

Retirement may be longer than you think. As you consider when to begin receiving retirement benefits, take into account how long you might live. Today, more than one in three 65-year-olds will live to age 90. You can use our Life Expectancy Calculator at www.socialsecurity.gov/planners/lifeexpectancy.html to see the average life expectancy for someone your age — but keep in mind that many people live longer than “average.” Social Security benefits last as long as you live, providing valuable protection against outliving savings and other sources of retirement income. Delaying your benefit to let it grow is one way to increase your monthly Social Security protection.

□ Retroactive benefits

If you are past your full retirement age when you start receiving benefits, you can choose to receive up to six months of retroactive monthly benefits. However, using this option changes the start of your benefit to an earlier date. Remember that by choosing to start your benefit earlier, your monthly benefit amount will be lower for the rest of your life, and your spouse’s survivor benefits may also be lower.

□ Signing up for Medicare

Consider whether you need to apply for Medicare at age 65, even if you aren’t applying for monthly retirement benefits. If you have already started receiving your retirement benefits, you will be automatically enrolled in Medicare when you turn 65. Medicare Part A (Hospital Insurance) is free for most people, and Medicare Part B (Medical Insurance) requires a monthly premium. Generally, if you have not already started receiving retirement benefits, you will want to sign up for Medicare three months before turning age 65, unless you have group health coverage through a current employer.

NOTE: If you don’t have group health coverage through a current employer and you don’t sign up for Medicare Part B when first eligible, then you may have to pay a late enrollment penalty for as long as you have Part B. Also, you may have to wait to enroll, which will delay this coverage.

If you have a Health Savings Account (HSA) when you sign up for Medicare, you can’t contribute to your HSA once your Medicare coverage begins. Premium-free Part A coverage may begin up to six months before the date you apply for Medicare (or Social Security/Railroad Retirement Board (RRB) benefits), but no earlier than the first month you were eligible for Medicare. If you contribute to your HSA after your Medicare coverage starts, you may have to pay a tax penalty. If you’re thinking about signing up for Medicare and would like to continue contributing to your HSA, talk with your personnel office or insurance company to find out how signing up may affect you.

Learn more at www.socialsecurity.gov/medicare or www.medicare.gov.

□ Applying for your benefits

Once you have decided when you want to start receiving your monthly Social Security benefit, you can apply up to four months before the date you want your benefits to start. Visit www.socialsecurity.gov/retire to apply.
For more information, read our publication, *When to Start Receiving Retirement Benefits* (Publication No. 05-10147), at [www.socialsecurity.gov/pubs/EN-05-10147.pdf](http://www.socialsecurity.gov/pubs/EN-05-10147.pdf), and visit the Retirement Planner at [www.socialsecurity.gov/planners/retire](http://www.socialsecurity.gov/planners/retire).

### Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We’re here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life’s journey.

#### Visit our website

The most convenient way to conduct Social Security business from anywhere at any time, is to visit [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can:

- Create a *my Social Security* account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

#### Call us

If you don’t have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you’re deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.