

The AMAC Foundation

As a tax-exempt, nonprofit organization, the Foundation conducts programs of general and specific interest to mature Americans.

The Foundation also provides services for any population segment having a need for guidance on issues potentially affecting their well being. The Foundation's Social Security Advisory Service, administered by a staff of Certified Specialists, is one of these programs.

Every individual's situation is unique and you should make your benefit choices according to your personal needs. Furthermore, The Foundation is not affiliated with the Social Security Administration and does not provide legal, accounting, or tax services. Please contact a licensed professional for such advice.

In keeping with its mission as a non-profit service, all of the Foundation's programs are provided free of charge. The Foundation relies on financial contributions from the public to fulfill its mission.

A Commonly Misunderstood Rule

The Restricted Application

The Restricted Application is still available to anyone born on or before January 1, 1954. The Bipartisan Budget Act of 2015 eliminated the File and Suspend strategy as of April 29, 2016, but the Restricted Application is still in effect.

Married couples and divorcees are both able to use the Restricted Application. In fact divorced spouses can file a Restricted Application on each other.

You must have reached your full retirement age (FRA) to qualify for filing a Restricted Application. If you are married, the other spouse must already be receiving their retirement benefit. If you are divorced, were married for a minimum of 10 years, have been divorced for at least two years, and are not remarried, it doesn't matter whether or not your ex-spouse is receiving their benefits as long as they are at least 62. If the divorce has been less than two years, you are not eligible until your ex-spouse claims their benefit.

This strategy allows you to collect 50% of your spouses benefit (the amount they would receive at their FRA) while allowing your own benefit to continue growing up until the age of 70 and accruing Delayed Retirement Credits (DRC) of 8% a year, for a total increase of 32%.

DRCs do not affect Spousal benefits, but they do affect the Survivor benefit.



Social Security Advisory Service

www.AmacFoundation.org

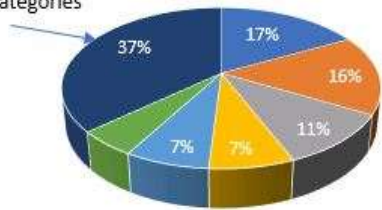
NSSA Certified Social Security
Advisors On Staff

**Not affiliated with the Social Security
Administration.**

**Stay Informed on Social Security
and Medicare. Visit our
websites:
www.SocialSecurityReport.org
www.MedicareReport.org**

QUESTION TOPIC AREAS

All Other Categories



- When to File
- Spousal Benefits
- Medicare/Medicaid
- Restricted Applic.
- WEP/GPO
- Disability
- All Other

"Meet Our Certified Advisors!"

Top L: Eileen Cook
Top R: Sharon Kleczka
Middle L: Russ Gloor
Middle R: Gerry Hafer
Bottom: Arlene Sharp

Learn more about them at www.AmacFoundation.org



Your Full Retirement Age

Birth Year	Full Retirement Age
1937 or earlier	65
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 to 1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 or later	67 years



Questions on Social Security?

Contact one of our Certified Social Security Advisors today!

There are no fees for this service

We are here for you!

Most common question:

When is the best time to take my Social Security benefits?

This is a decision only you can make. The following list includes some of the things to take into consideration when making your decision:

- 1) Your Finances
- 2) Your Health
- 3) Health Insurance – You don't qualify for Medicare until you are 65.
- 4) Survivors
- 5) Pensions

Contact Us:

AMAC Foundation

312 Teague Trail

Lady Lake, FL 32159

(888) 750-2622

SSAdvisor@amacfoundation.org

www.AmacFoundation.org