

Seaview Wealth Management

Debra Fournier, CFP[®], CDFP[™]

President

2006 Highway 71

Suite 1

Spring Lake, NJ 07762

Phone: (732) 800-8400

fax: (732)-800-0622

debra.fournier@lpl.com

www.seaviewwealth.com



Social Security Survivor Benefits

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When you think of Social Security, you probably think of retirement. However, Social Security can also provide much-needed income to your family members when you die, making their financial lives easier.

Your family members may be eligible to receive survivor benefits if you worked, paid Social Security taxes, and earned enough work credits. The number of credits you need depends on your age when you die. The younger you are when you die, the fewer credits you'll need for survivor benefits. However, no one needs more than 40 credits (10 years of work) to be "fully insured" for benefits. And under a special rule, if you're only "currently insured" at the time of your death (i.e., you have 6 credits in the 13 quarters prior to your death), your children and your spouse who is caring for them can still receive benefits.

Survivor benefits may be paid to:

- Your spouse age 60 or older (50 or older if disabled)
- Your spouse at any age, if caring for your child who is under age 16 or disabled
- Your ex-spouse age 60 or over (50 or older if disabled) who was married to you for at least 10 years
- Your ex-spouse at any age, if caring for your child who is under age 16 or disabled
- Your unmarried children under 18
- Your unmarried children under 19, if attending school full time (up to grade 12)
- Your dependent parents age 62 or older

This is a general overview--the rules are more complex. For more information on eligibility requirements, contact the Social Security Administration (SSA) at (800) 772-1213.

How much will your survivors receive?

An eligible family member will receive a monthly survivor benefit based on your average lifetime earnings. The higher your earnings, the higher the benefit. This monthly benefit is equal to a percentage of your basic Social Security benefit. The percentage depends on your survivor's age and relationship to you.

For example, at full retirement age or older, your spouse may receive a survivor benefit equal to 100 percent of your basic Social Security benefit. However, if your spouse has not yet reached full retirement age at the time of your death, he or she will receive a reduced benefit, generally 71 to 94 percent of your basic benefit (75 percent if your spouse is caring for a child under age 16). Your dependent child may also receive 75 percent of your basic benefit.

A maximum family benefit rate caps the total amount of money your survivors can get each month. The total benefit your family can receive based on your earnings record is about 150 to 180 percent of your basic benefit amount. If the total family benefit exceeds this limit, each family member's benefit will be reduced proportionately.

You can find out more about future Social Security benefits by signing up for a *my* Social Security account at the Social Security website, ssa.gov, so that you can view your online Social Security Statement. Your statement contains a detailed record of your earnings, as well as estimates of retirement, survivor, and disability benefits. If you're not registered for an online account and are not yet receiving benefits, you'll receive a statement in the mail every year, starting at age 60.

Don't forget the lump-sum benefit

If you've accumulated enough work credits, your spouse may receive a lump-sum benefit of \$255. Your spouse must have been living with you at the time of your death or have been receiving benefits based on your earnings record if living apart from you. If you're not married at the time of your death, the death benefit may be split among any children you have who are eligible for benefits based on your earnings record.

If a loved one has died, contact the Social Security Administration immediately

If a loved one has died and you are eligible for survivor benefits, you should contact the SSA right away. If you're already receiving benefits based on your spouse's earnings record, the SSA will change your payments to survivor benefits (if your children are receiving benefits, their benefits will be changed, too). But if you're not yet receiving any Social Security benefits or if you're receiving benefits based on your own earnings record, you'll have to fill out an application for survivor benefits.

It's helpful to have the following documents when you apply, but if you don't have all the information required, the SSA can help you get it:

- Proof of death (a death certificate or funeral home notice)
- Your Social Security number, as well as the deceased worker's number
- Your birth certificate
- Your marriage certificate, if you're a widow or widower
- Your divorce papers, if applicable
- Dependent children's Social Security numbers, if available
- Deceased worker's W-2 forms, or federal self-employment tax return, for the most recent year
- The name of your bank, as well as your account numbers, for direct deposit

Visit the SSA website or your local SSA office or call (800) 772-1213 for more information on survivor benefits and how to apply for them.

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The information provided is not intended to be a substitute for specific individualized tax planning or legal advice. We suggest that you consult with a qualified tax or legal advisor.

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