

Social Security filing strategies at a glance

This publication provides an overview of several common filing strategies, as well as a summary of the benefits available to eligible retirees, survivors, and children. Please keep in mind, however, that the rules on who can use these strategies are complex. Please consult the Social Security Administration for details on whether any of these strategies may apply to you.

STRATEGY/BENEFIT	AVAILABILITY	QUALIFICATIONS	OTHER CONSIDERATIONS	PURPOSE
Withdrawal of application (payback)	MARRIED DIVORCED SINGLE SURVIVOR	Must be withdrawn within first 12 months after you begin retirement benefits. Unavailable after 12 months of receiving benefits. No age requirement to withdraw. Must contain written consent from others who received benefits based on your application.	Requires payback of all benefits – including spousal and childrens' benefits – received (at no interest). Must obtain written consent from others who received benefits based on your application. You can use this strategy only once.	Start receiving benefits later, with a potentially larger benefit.
Suspension of benefits	MARRIED DIVORCED SINGLE SURVIVOR	Must be at full retirement age (FRA) or older (up to age 70) and already receiving personal retirement benefits.	No payback required. Individual benefit stops (spousal or divorced spousal benefit does not stop). You can start benefits again later.	The individual benefit you previously received grows by delayed retirement credits (DRCs) of ½ of 1% per month or 8% per year after the suspension. Could also enhance the surviving spouse's benefit.
Retirement benefits	MARRIED	Married for one year or married for less than one year and the parent of worker's child. Spousal benefit is based on 50% of other spouse's PIA or the difference between 50% of spouse's PIA and own benefit. Spouse claiming a spousal benefit must be age 62 or older. Other spouse must qualify for own benefits and have already filed for benefits.	See back for other special spousal strategies that might be available depending on spouses' ages.	Allows you to receive a spousal benefit on spouse's PIA if it is greater than 50% of your own PIA.
Retirement benefits	DIVORCED	Married for at least 10 years or longer before the divorce. Both former spouses must be age 62 or older. The former spouse applying for a divorced spouse's benefit must be currently unmarried. Divorced spousal benefit is 50% of PIA of other former spouse, and must be greater than your own PIA.	The amount of a divorced spouse's benefit has no effect on the ex-spouse and their current spouse. If you remarry but are subsequently widowed or again divorced, you are still eligible to collect on your former spouse's record. If you are divorced for at least two years, and if you and your ex-spouse are at least age 62, you can get benefits even if your ex-spouse is not yet retired. Your benefit as divorced spouse may be reduced if taken before your FRA.	Allows you to receive a spousal benefit on ex-spouse's PIA if it is greater than 50% of your own PIA.
Retirement benefits	ELIGIBLE CHILDREN	Under age 18, up to age 19 if still in high school. Any age if disabled before age 22. Child must be unmarried.	Parent must be retired and receiving Social Security retirement benefits. Family maximum applies. Benefit may be limited if child works and has earned income.	An eligible child receives 50% of either retired parent's PIA, whichever is greater, but not both. Subject to age restrictions.
Survivor benefits	WIDOWED	Age 60 or over (or age 50 if disabled). Married for at least nine months before death occurred, or married and the parent of deceased's child. Amount of survivor benefit is 100% of deceased spouse's PIA or spouse's actual benefit if deceased was receiving benefits and not less than 82.5% of spouse's PIA. But those benefits will be reduced if taken prior to surviving spouse's FRA. (71½% of PIA from age 50 through age 59 for disabled widow.)	If survivor remarries before age 60, surviving spouse is not eligible for survivor benefits unless and until that marriage ends. If survivor remarries after age 60 (or age 50 if disabled), surviving spouse is entitled to the survivor benefits based on the work record of the deceased spouse.	Provides survivor benefit to the widow or widower as early as age 60 if they were married at least nine months prior to the spouse's death, or if married and the parent of deceased's child. Widow or widower can take a survivor's benefit only and then switch to own personal benefit at age 62 or older.
	DIVORCED	Age 60 or over (or age 50 if disabled). Must have been married for 10 years or more. Cannot collect survivor benefit until age 60. Amount of survivor benefit is 100% of former deceased spouse's PIA, or deceased ex-spouse's actual benefit if deceased was receiving benefits, but reduced if taken prior to surviving spouse's FRA.	If survivor remarries before age 60, the surviving divorced spouse is not eligible for survivor benefits unless and until that marriage ends. If the survivor remarries after age 60 (or age 50 if disabled), the surviving divorced spouse is entitled to the survivor benefits based on the work record of the deceased former spouse.	Provides survivor benefit to the divorced widow or widower as early as age 60 (or age 50 if disabled) if married for at least 10 years. Divorced widow or widower can take a survivor's benefit only and then switch to own personal benefit at age 62 or older.
	ELIGIBLE CHILDREN	Under age 18, up to age 19 if still in high school. Any age if disabled before age 22. Child must be unmarried.	The deceased parent must have been currently or fully insured under Social Security rules. Family maximum applies. Benefit may be limited if the child works and has earned income.	An eligible child receives 75% of deceased parent's PIA. Subject to age restrictions. If both parents are deceased, child gets 75% of the parent's PIA that is the higher of the two.
	WIDOWED with ELIGIBLE CHILDREN DIVORCED with ELIGIBLE CHILDREN	Widowed or divorced survivor can be any age if caring for eligible child. Child must be under age 16 or disabled before age 22.	The caretaker widow(er) or caretaker divorced spouse receives 75% of the deceased spouse's PIA. Maximum family benefit applies. The caretaker benefit stops when the youngest child reaches age 16, unless caring for child disabled before age 22. The divorced spouse is not required to have been married to the deceased for 10 years.	Provides a caretaker widow(er) or caretaker surviving divorced spouse with a flat 75% of deceased spouse's PIA regardless of number of eligible children.

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Social Security filing strategies claiming deadlines under the 2015 Bipartisan Budget Act

	AGE ¹	AGE 66 OR OLDER ON APRIL 30, 2016	AGE 62 OR OLDER IN 2015	UNDER AGE 62 IN 2015
Status	Strategy	Born 4/30/1950 or earlier	Born 1/1/1954 or earlier	Born 1/2/1954 or later
Currently married	File and suspend for spousal benefit	Still available at FRA. ² Must file by April 29, 2016.	Not eligible	
	Restricted application	Still available at FRA if otherwise eligible for spousal benefits.		Not eligible
	Combinations strategy	Still available if one spouse was born 4/30/1950 or earlier and files and suspends by 4/29/2016; and the other spouse is age 62 or older in 2015 and files restricted at FRA (age 66).		Not eligible
Unmarried divorced spouse ³	File and suspend for divorced spousal benefit	Not applicable. General rules apply (see front).		
	Restricted application	Still available at FRA as long as meet the general rules. ³		Not eligible
Parent(s) with qualifying children ⁴	File and suspend for qualifying child's benefit(s)	Still available at FRA. Must file by April 29, 2016.	Not eligible	
Surviving spouse	File and suspend OR restricted application	New rules not applicable. Can still independently choose timing of when to start survivor and individual retirement benefits.		
Individual	File and suspend for retroactive benefits	Must be FRA and complete file and suspend by April 29, 2016 for future reinstatement of benefits (retroactive benefits).	Not eligible	

STRATEGY/BENEFIT	AVAILABILITY	QUALIFICATIONS	OTHER CONSIDERATIONS	PURPOSE
File and suspend (enabling retroactive benefits)	MARRIED DIVORCED SINGLE SURVIVOR	Must qualify for your own Social Security (SS) benefits and be at FRA or older – up to age 70.	No DRCs provided with this retroactive lump sum paid if you request it prior to age 70. Reinstated benefit will continue as if never suspended.	Provides a lump-sum benefit, retroactive to date of filing and suspending, if you delay receipt of benefits and later request the lump sum. This might be beneficial if there is change in circumstances (such as poor health) and are willing to forego DRCs for a lump sum and continued benefits.
File and suspend (enabling spousal benefits)	MARRIED	Spouse A must qualify for own benefits and be at FRA or older to file and suspend. Spouse B must be age 62 or older; and married for one year or longer, or married and the parent of spouse A's child.	To collect a spousal benefit, Spouse B must not qualify for their own SS benefits or B's own SS primary insurance amount (PIA) benefit must be less than 50% of Spouse A's PIA. Spousal benefit is reduced if Spouse B is under FRA. Spouse A may not collect a spousal benefit. While having a qualifying child does not enable someone to meet the definition to get a spousal benefit, it does affect the time (earlier than age 62) when an individual may start receiving a spousal benefit.	Starts a spousal benefit for Spouse B while allowing Spouse A's benefit to grow by DRCs.
File restricted (for spousal benefit only)	MARRIED DIVORCED	Married for one year or longer, or married and the parent of Spouse A's child. Spouse A must qualify for their own benefits and be at FRA or older. Spouse B must also qualify for their own benefits and have already filed; or Spouse B is at FRA and filed and suspended to enable a spousal benefit. See "Combination strategy."	Spouse A collects 50% PIA of Spouse B for a spousal benefit only. Spouse A's own benefit grows by DRCs of 2/3 of 1% per month or 8% per year until age 70. If Spouse A is divorced from Spouse B, may file for divorced spousal benefit only. While having a qualifying child does not enable someone to meet the definition to get a spousal benefit, it does affect the time (earlier than age 62) when an individual may start receiving a spousal benefit.	Allows Spouse A to receive a spousal benefit at FRA or older, so Spouse A's own benefit can increase by DRCs until age 70. Spouse B receives his or her own benefit.
Combination strategy (file and suspend and file restricted)	MARRIED	Married for one year or longer, or married and the parent of Spouse A's child. Spouse A must qualify for their own benefits and be at FRA or older to file restricted. Spouse B must also qualify for their own benefits, be at FRA, and have filed and suspended to enable a spousal benefit.	Spouse A collects 50% PIA of Spouse B for a spousal benefit only. Both spouses' benefits grow by DRCs of 2/3 of 1% per month or 8% per year until age 70. Works best if Spouse B's PIA is greater than Spouse A's PIA. While having a qualifying child does not enable someone to meet the definition to get a spousal benefit, it does affect the time (earlier than age 62) when an individual may start receiving a spousal benefit.	Allows Spouse A to receive a spousal benefit only, while Spouse B gets no benefits. When each spouse turns age 70, they both receive their own benefits increased by DRCs of 2/3 of 1% per month or 8% per year until age 70 instead.

¹ Social Security assumes you are one year older the day before your actual date of birth.

² FRA = full retirement age (FRA) of 66 for those born 1954 or earlier.

³ A divorced spouse (A) may claim a spousal benefit from the former spouse's (B) work record if they were married for at least 10 years, spouse A is age 62 or older and unmarried, spouse B is age 62 or older, spouse B started to receive B's own benefit, OR the divorced couple have been divorced for at least two years.

⁴ A qualifying child must be unmarried and one of the following: under age 18, age 19 and still in high school, OR currently disabled and the disability occurred prior to age 22.

Guarantees are backed by the financial strength and claims-paying ability of the issuing company. Variable annuity guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.