

Age 70: Claiming Social Security Benefits



Don't Leave Money on the Table

- Workers who paid enough into the Social Security system (for at least 10 years) are entitled to receive an “Old Age Benefit”, their so-called **“Primary Insurance Amount” (PIA)** when they reach **“Full Retirement Age” (FRA)**; your FRA is between 66 and 67 years, depending on your year of birth (see table on the right)
- If you choose to delay filing for benefits until after your FRA, the benefit you will be paid **grows every month you delay** -- at an annualized rate of 8% -- however, your benefit will no longer increase after you reach age 70, meaning that there is **no incentive to delay filing past age 70**
- If you are entitled to Social Security old age benefits and have not yet filed for your benefits, you should be sure to do so no later than your 70th birthday -- every month you wait after age 70 is one less check from the government that you will receive
- To obtain an estimate of your personal benefits and to learn more, visit www.ssa.gov/myaccount and <https://www.ssa.gov/benefits/retirement/planner/agereduction.html>

Birth Year	FRA
1943 - 1954	66
1955	66 + 2 months
1956	66 + 4 months
1957	66 + 6 months
1958	66 + 8 months
1959	66 + 10 months
1960+	67

Filing for Benefits

- You can apply for your Social Security old age benefits online at <https://www.ssa.gov/benefits/forms/>
- Alternatively, you can call the Social Security Administration (SSA) at 1-800-772-1213 (TTY 1-800-325-0778)
- The earliest time you may submit an application is 4 months before you would like to begin receiving benefits (i.e., if you would like benefits to begin at age 70, you can submit an application after you turn 69 and 8 months)
- It is recommended that you submit your application well in advance of when you would like to begin receiving benefits, to allow the SSA time to process your application
- Note that you are entitled to receive your maximum Social Security benefit beginning in the first **full month** in which you are 70 years old. This means that you generally would be filing to receive benefits starting in the month after your 70th birthday (unless you were born on the first day of the month)
- If you are married, your spouse generally can file to receive spousal benefits on your work record beginning in the same month that you begin receiving your own benefit
 - However, if your spouse is entitled to his or her own Social Security old age benefits talk to us about coordinating filing for the two benefits

Supporting Information



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Key Sources 42 U.S.C. Sections 401, 402, 403, 414, 415, 416; www.ssa.gov

Further Reading



- [SSA - Retirement Benefits Brochure](#)
- [SSA - Apply for Social Security Benefits](#)
- [SSA - 2026 Social Security Changes](#)

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