



# WHEN CAN A WIDOW(ER) RETIRE?

A WIDOW(ER) BORN IN*	AT AGE 60, DEEMED TO BE AGE 62. ANNUITY WILL BE REDUCED BY	OR	NO ANNUITY REDUCTION IF RETIREMENT AGE IS AT LEAST
1959	19.73%		66 and 6 months
1960	19.95%		66 and 8 months
1961	20.16%		66 and 10 months
1962 or later	20.36%		67

\*A person attains a given age the day before their birthday, and a widow(er) born on the first day of a month may be eligible for an annuity beginning date on the first of the month before their birth month.

**NOTE** – The maximum age reduction for remarried widow(er)s and surviving divorced spouses is 28.50% at age 60. The maximum age reduction for disabled surviving divorced spouses, disabled widow(er)s, and disabled remarried widow(er)s is also 28.50%.