

EX-SPOUSE BENEFITS, TAXES, AND YOU

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Mid-April features both Ex-Spouse Day and Tax day. These two observances are extra important if you are an ex-spouse, because Social Security pays benefits to eligible former spouses. In addition, you may need to claim this income on your tax forms.

If you are age 62, unmarried, and divorced from someone entitled to Social Security retirement or disability benefits, you may be eligible to receive benefits based on his or her record. To be eligible, you must have been married to your ex-spouse for 10 years or more. If you have since remarried, you can't collect benefits on your former spouse's record unless your later marriage ended by annulment, divorce, or death. Also, if you're entitled to benefits on your own record, your benefit amount must be less than you would receive based on your ex-spouse's record. In other words, we'll pay the higher of the two benefits for which you're eligible, but not both. You are potentially eligible for up to 50% of what your ex-spouse could receive at their full retirement age.

You can apply for benefits on your ex-spouse's record even if he or she hasn't retired, as long as you divorced at least two years before applying. In addition, your ex-spouse must be at least age 62.

The amount of benefits you get has no effect on the benefits of your ex-spouse and his or her current spouse. Visit *Retirement Planner: If You Are Divorced* at www.socialsecurity.gov/retire2/divspouse.htm to find all the eligibility requirements you must meet to apply as a divorced spouse. Our benefits planner gives you an idea of your monthly benefit amount. If your ex-spouse died after you divorced, you can still qualify for widow's benefits. You'll find information about that in a note at the bottom of the website.

Visit www.socialsecurity.gov/retire2/divspouse.htm today to learn whether you're eligible for benefits on your ex-spouse's record. That could mean a considerable amount of monthly income. What you learn may bring a smile to your face ... even on Tax day!