

An Update on the New Social Security Claiming Rules

My January *AII Journal* article on [the changes to Social Security claiming strategies](#) advised treating April 29, 2016 as the deadline for using the file-and-suspend strategy. At the time of publication, the Social Security Administration (SSA) had not officially announced a deadline. Last week, the SSA issued an [Emergency Message](#) regarding the changes to claiming strategies. This notice officially set the deadline for file and suspend as April 29, 2016.

The SSA notice also clarified the treatment of divorced spouses. Benefits can continue to be claimed on an ex-spouse's earnings record after April 29 even if the ex-spouse voluntarily suspends benefits. This rule only applies to ex-spouses meeting certain conditions, such as previously being married for at least 10 years.

This morning, the Wall Street Journal ran an article saying [some individuals are receiving incorrect information](#) from the SSA when they attempt to file and suspend or file restricted applications. A few AII members have also said they have been given conflicting information from the Social Security Administration. If you qualify for file and suspend (born on April 30, 1950, or earlier) or to file a restricted application (born between May 1, 1950, and January 1, 1954) and are told you cannot, ask to speak with a supervisor.

Those who are planning to visit a Social Security Administration office or speak to representative on the phone should do so sooner rather than later. There is expected to be a rush of people seeking to file in mid-to-late April, making it potentially difficult to speak to a representative right during the weeks leading up to the April 29, 2016, deadline.