



VANATOR
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This flowchart guides users through the eligibility requirements for Social Security spousal benefits based on an ex-spouse's record. It starts with a decision on whether the ex-spouse is alive. If not, it leads to survivor benefits. If yes, it checks for a 10-year marriage and a 10-year marriage lasting more than one marriage. If these conditions are met, the user can choose the ex-spouse that provides the greatest benefits. If not, it checks if the divorce occurred at least two years ago. If not, it checks if the ex-spouse has filed for benefits. If not, it checks if the user is married to someone else. If yes, it leads to a message that the user is not eligible while married. If no, it leads to a message that the user is not eligible based on the ex-spouse's record. If the divorce occurred at least two years ago, it checks if the user and ex-spouse are at least age 62. If yes, it leads to a message that the user is entitled to 50% of the ex-spouse's benefits or 100% of their own, whichever is greater. If no, it leads to a message that the user must wait until both have reached age 62. The flowchart then branches into two paths: one for collecting benefits at the Full Retirement Age (FRA) and another for collecting benefits between age 62 and FRA. The FRA path leads to a message that benefits are reduced as much as 35% if taken at age 62. The 62-FRA path leads to a message that benefits may be reduced if the user plans to earn more than \$23,400 in 2025. Both paths lead to a decision on whether the user is entitled to benefits on their own record. If yes, it leads to a message that no claiming strategy exists. If no, it leads to a message that the user may be eligible for survivor benefits.

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graph TD
    Q1[Is your ex-spouse alive?] -- No --> A1[You may be eligible for survivor benefits.]
    Q1 -- Yes --> Q2[Were you married to your ex-spouse for at least 10 years?]
    Q2 -- Yes --> Q3[Did you have more than one marriage that lasted at least 10 years?]
    Q2 -- No --> B1[Sorry, you are not eligible to collect spousal benefits based on your ex-spouse's record.]
    Q3 -- Yes --> A2[You can pick the ex-spouse that will provide that greatest benefits. Follow the flowchart to determine eligibility for each spouse.]
    Q3 -- No --> B1
    A2 --> B1
    A2 --> B2[Sorry, during the first two years after your divorce you are not eligible for spousal benefits unless your ex-spouse has filed for benefits.]
    B1 --> Q4[Did the divorce occur at least two years ago?]
    Q4 -- No --> Q5[Has your ex-spouse filed for benefits?]
    Q4 -- Yes --> Q6[Are you married to someone else?]
    Q5 -- No --> Q6
    Q5 -- Yes --> B1
    Q6 -- Yes --> B3[Sorry, while you are married you are not eligible for spousal benefits based on your ex-spouse's record.]
    Q6 -- No --> Q7[Are you and your ex-spouse at least age 62?]
    B3 --> Q7
    B2 --> Q7
    Q7 -- Yes --> A3[You are entitled to 50% of your ex-spouse's benefits or 100% of your own benefits, whichever is greater.]
    Q7 -- No --> B4[Sorry, you must wait until both of you have reached age 62 (unless you are, or your ex-spouse is, disabled).]
    A3 --> Q8[When do you plan to collect benefits?]
    B4 --> Q8
    Q8 --> B5[Between FRA and age 70. No advantages to delay taking spousal benefits past FRA.]
    Q8 --> B6[At FRA.]
    Q8 --> B7[Between 62 and your FRA. Benefits are reduced as much as 35% if taken at age 62.]
    B5 --> Q9[If you plan on earning more than $23,400 in 2025, your benefits may be reduced.]
    B6 --> Q9
    B7 --> Q9
    Q9 --> Q10[Are you entitled to benefits on your own record?]
    Q10 -- Yes --> A4[See "Will My Social Security Benefits Be Reduced?" flowchart.]
    Q10 -- No --> A5[No claiming strategy exists.]
    A4 --> A6[See "Am I Eligible For Social Security Benefits As A Spouse?" flowchart.]
    A5 --> A6
    A6 --> A7[See "Am I Eligible For Social Security Benefits As A Surviving Spouse?" flowchart.]
    A7 --> A8[See "Am I Eligible For Social Security Benefits As A Surviving Spouse?" flowchart.]
  
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