

Divorced client disclosure

In order to return an optimized Social Security claiming strategy, you will need the Primary Insurance Amount (PIA) for both you and your former spouse. Information about the client's former spouse will not be provided by the Social Security Administration, including the Primary Insurance Amount. The client must be able to retrieve the information from either the former spouse or a Social Security Statement. For a divorced client, the Social Security Optimization requires the following conditions be met:

- The client must have been married for at least 10 years. To be eligible for a divorced spouse benefit, the marriage must have lasted for a minimum of 10 years.
- The client must not be currently married. If the client is now married, he or she is not eligible for a divorced spouse benefit.

In addition, to receive a divorced spouse benefit:

- You must be at least age 62,
- The divorced spouse benefit that you may be eligible to receive must be greater than any retirement benefit the client would receive on his or her own earnings record.

If the former spouse has not applied for benefits but he or she is at least age 62 and eligible for benefits, the client may still be eligible for a divorced spouse benefit, as long as the divorce has been final for 2 full years prior to filing for benefits. A client can receive divorced spouse benefits based on the earnings record of only one former spouse. If your client has been divorced more than once, use the highest Primary Insurance Amount of the former spouses.