

Important Dates for Applying the New Social Security Rules

	Married Couples		Divorced, Married 10 Years, Not Remarried		Widow(er)		Parents of Dependent Children	Single, Not Married 10 Years
	File and Suspend	Restricted Application	File and Suspend	Restricted Application	File and Suspend	Restricted Application	File and Suspend	File and Suspend
File and Suspend Dates	Age 66 or older on April 30, 2016* (Born April 30, 1950* or earlier)	Able to file and suspend prior to April 30, 2016*; must have reached FRA	Not applicable		New rules do not apply to widow(er) benefits; can choose when to begin own or widow(er) benefits and later switch		Able to file and suspend prior to April 30, 2016*; must have reached FRA	Able to file and suspend prior to April 30, 2016*; must have reached FRA
Restricted Application Dates	Age 62 or older in 2015 (Born January 1, 1954 or earlier)	File and Suspend not an option	Not applicable	Can file a Restricted Application at FRA if all other requirements for divorced spouse benefits are met	New rules do not apply to widow(er) benefits; can choose when to begin own or widow(er) benefits and later switch		Not applicable	Not applicable
	Younger than age 62 in 2015 (Born January 2, 1954 or later)	File and Suspend not an option		Restricted Application not an option				

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