

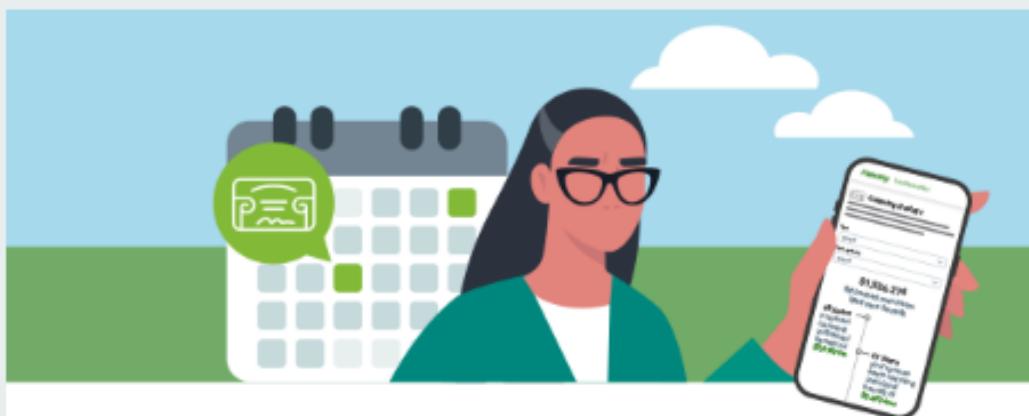
CLAIMING SOCIAL SECURITY TRIGGER @Eligibility
ages 61 and 61½

subject line: When should you claim Social Security?

preheader: Find the right claiming age for you



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Claiming Social Security too early can cost you

Even though you're eligible to claim Social Security at age 62, waiting is likely a better strategy. You won't receive full benefits until your full retirement age (typically 67), so beginning early can reduce your monthly benefit by as much as 30%¹.

Whether you're planning on your own, with a spouse, or want to learn about ex-spouse or survivor benefits, use our calculator to explore the best ages to claim and your potential benefit amount.

[See when to claim »](#)

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¹www.ssa.gov

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CLAIMING SOCIAL SECURITY TRIGGER @Full Retirement Age
ages 65 and 65 ½

subject line: When should you claim Social Security?

preheader: See how much more you could have if you delay.



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Waiting to claim pays off

You're nearing the age when Social Security pays full benefits. If you're not already claiming, benefits increase the longer you wait—as much as 8% per year until age 70.¹ Waiting means more money in your monthly check.

Whether you're planning on your own, with a spouse, or want to learn about ex-spouse or survivor benefits, use our calculator to explore the best ages to claim and your potential benefit amount.

[Find your best claiming age »](#)

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