A Registered Social Security Analyst® can help you with

Social Security Survivor Benefits

The amount of survivor benefits is determined by several variables. These include the age that the deceased started collecting benefits and the age they died, whether the survivor is collecting other benefits, and the age that the survivor begins collecting the survivor benefit. There is also a minimum amount that the SSA pays to survivors. An RSSA® can help you navigate the complex rules associated.

Survivor Benefits

Social Security provides for generous survivor income benefits to spouses and other dependents. In the case of couples, the survivor the couple "inherits" the
higher of the two Social Security benefit amounts, not the combined total of the two benefits.

In addition to a wife or husband who is at least 60 years old, a deceased worker may potentially have a number of other dependents eligible for survivor benefits (up to a maximum total known as Family Maximum Benefit). Dependents include:

- Minor children of the deceased worker
- Young widow(er)s, with a disabled child or child under 16 years old
- Disabled widow(er)s (at least 50 years old)
- Parents of a deceased worker who were
- dependent on the worker

Are survivor benefits paid the same as spousal benefits? No. The maximum spousal benefit one may be eligible to receive is 50% of the other spouse's full retirement benefit (PIA). The maximum survivor benefit one may be eligible to receive is 100% of the amount the deceased spouse was collecting or what they would have been collecting at the time of their death. The exact amount of survivor benefits is dependent on several variables.

How do you apply for survivor benefits? The SSA needs to be notified of the death of a retiree. A funeral home usually takes on this responsibility. You cannot report a death or apply for survivor benefits online; you must do this over the phone or at an SSA office.

What is a special lump-sum payment? A $255 one-time payment can be made to a surviving spouse or child if they meet eligibility requirements. You can contact your local SSA office to see if you are eligible.