



## About You Worksheet

Funding the retirement you want is complicated—especially when it comes to Social Security. This workbook is designed to help you gather important information about your benefits and other income sources in one place to help you to begin planning your retirement income strategy.

To complete this worksheet, be sure to log in to [ssa.gov](http://ssa.gov) to download your Social Security statement, and that of your spouse, to get started. Once completed, be sure to share your findings with your financial professional as you develop your complete retirement income strategy.

	How do you qualify?	How are payments calculated?	Do I qualify?
<b>Worker</b>	<input type="checkbox"/> You are at least age 62 <input type="checkbox"/> You worked and paid Social Security taxes for 10 years or more	Highest 35 years of earnings	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Spousal</b>	<input type="checkbox"/> You are at least age 62 <input type="checkbox"/> You have been married for at least one year <input type="checkbox"/> Your spouse has started receiving their payments	50% of spouse's payment at their FRA	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Ex-spouse</b>	<input type="checkbox"/> You are at least age 62 <input type="checkbox"/> Your ex-spouse is at least age 62 <input type="checkbox"/> Your marriage lasted at least 10 years <input type="checkbox"/> You have been divorced for at least two years <input type="checkbox"/> You are currently unmarried	50% of ex-spouse's payment at their FRA	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Survivor – Spouse</b>	<input type="checkbox"/> You are at least age 60 <input type="checkbox"/> You were married for at least nine months <input type="checkbox"/> You are currently unmarried (or remarried after age 60)	100% of spouse's actual benefit	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Survivor – Ex-spouse</b>	<input type="checkbox"/> You are at least age 60 <input type="checkbox"/> Your marriage lasted at least 10 years <input type="checkbox"/> You are currently unmarried (or remarried after age 60)	100% of spouse's actual benefit	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Worker Benefit

- My birth date is \_\_\_\_\_
- My Full Retirement Age (FRA) is \_\_\_\_\_
- My Primary Insurance Amount (PIA) is \_\_\_\_\_
- My maximum benefit amount at age 70 is \_\_\_\_\_

### Spousal Benefit (if applicable)

- My working spouse's birth date is \_\_\_\_\_
- My working spouse's FRA is \_\_\_\_\_
- My working spouse's PIA is \_\_\_\_\_
- My spousal benefit at FRA is \_\_\_\_\_  
(50% of spouse's payment at FRA).

### Survivor Benefit

- My survivor benefit is \_\_\_\_\_ (100% of spouse's actual benefit).

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## Other sources of retirement income I should consider:

	Provider	Amount (\$)
401(k)		
IRAs		
Other investments		
Pension		

## Questions or concerns to discuss with my financial professional:

- When should I start my Social Security payments as a worker (especially if my decision affects someone else)?
- If I qualify for more than one benefit, how do I decide when to start each kind?
- How does this fit into my overall retirement income strategy?

### Important Information

This material is provided for general and educational purposes only and is not intended to provide legal, tax, or investment advice. This material does not provide recommendations concerning investments, investment strategies, or account types; it is not individualized to the needs of any specific investor and is not intended to suggest that any particular investment action is appropriate for you, nor is it intended to serve as the primary basis for investment decision-making. All investments involve risk, including possible loss of principal.

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