

CHAPTER 11 - KEY FACTS REVIEW

Q1: Who is entitled to Spousal Benefits in retirement?

- a) Anyone who was married for at least 12 months, or previously married for 10 consecutive years.
- b) Only a spouse that is still married to their spouse, and their spouse is still alive.
- c) Anyone who was previously married, but neither spouse has re-married.
- d) Only a widow, and only if they have not remarried themselves.

Q2: How much could Spousal Benefits potentially increase their monthly SSA check?

- a) By 5% to 10% of their spouse's Primary Insurance Amount.
- b) By 10% to 15% of their spouse's Primary Insurance Amount.
- c) By 15% to 20% of their spouse's Primary Insurance Amount.
- d) By up to 50% of their spouse's Primary Insurance Amount.

Q3: Who can benefit from the "Spousal Benefit Boost?"

- a) Individuals whose spouse made the majority of the household income.
- b) Individuals who ran the household while their spouse worked.
- c) Individuals who married but were disabled or unable to work.
- d) All of the above.

Q4: Who can benefit from "Survivor Benefits?"

- a) All individuals over their full retirement age who are widowed.
- b) Individuals who were currently married for at least 9 months before their spouse passed, or previously married for 10 consecutive years.
- c) Individuals who were married at any time in the past, as long as their spouse has passed.
- d) Individuals whose current or former spouse has passed, that have not remarried in the past 10 years.

ANSWERS: a, d, d, b.

If you want to discuss your Social Security and Medicare choices, please call us at **1-800-279-1261** and one of our volunteers will be glad to help at no cost to you whatsoever.