



WIDOW(ER) FULL RETIREMENT AGE

A WIDOW(ER) BORN IN*	AT AGE 60, DEEMED TO BE AGE 62. ANNUITY WILL BE REDUCED BY	OR	NO ANNUITY REDUCTION IF RETIREMENT AGE IS AT LEAST
1939 or earlier	17.10%		65
1940	17.47%		65 and 2 months
1941	17.81%		65 and 4 months
1942	18.14%		65 and 6 months
1943	18.44%		65 and 8 months
1944	18.73%		65 and 10 months
1945 through 1956	19.00%		66
1957	19.26%		66 and 2 months
1958	19.50%		66 and 4 months
1959	19.73%		66 and 6 months
1960	19.95%		66 and 8 months
1961	20.16%		66 and 10 months
1962 or later	20.36%		67

* A person attains a given age the day before his/her birthday. Accordingly, someone born on January 1 is considered to have attained their given age on December 31 of the previous year.

NOTE – The maximum age reduction for remarried widow(er)s and surviving divorced spouses is 28.50% at age 60. The maximum age reduction for disabled surviving divorced spouses, disabled widow(er)s, and disabled remarried widow(er)s is also 28.50%.