

Social Security Retirement Income Estimator

Now enhanced to include divorced, widowed and GPO/WEP benefits

Deciding when and how to take Social Security is an important part of retirement income planning. **The Social Security Retirement Income Estimator** is designed to help individuals and married couples decide when to file a claim and how to coordinate their Social Security benefits to enhance their retirement income. You'll gain insight into questions, such as:

- How should Social Security benefits be integrated into an overall retirement income plan?
- When is the best time to claim benefits?
- What are the advantages of waiting to receive payments?
- What percentage of retirement expenses will Social Security cover?

More Features and Functionality

To help maximize the effectiveness of the calculator, we've added 3 new features:

- **Divorced benefits** — Calculations now include Social Security retirement benefits based on the earnings of an ex-spouse.
- **Widowed benefits** — Monthly benefits for widows, widowers or surviving divorced spouses are estimated based on the work history of a deceased spouse or ex-spouse.
- **GPO/WEP benefits** — Our enhanced calculator is one of the few planning tools in the industry that assess the potential impact of the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) on Social Security benefits. GPO and WEP may reduce your monthly checks if you received pensions from an employer who did not withhold Social Security taxes, such as a government agency.

It's easy to get started. Just click one of the two approaches below.

Goal-Based Report

Use this simple, “check the box” approach to set your retirement income goal and view filing strategies that may help you reach this goal.

[Get Started! \(/goal_report/profile\)](/goal_report/profile)

Custom Report

Choose the individual filing strategies you want to compare. This approach offers more flexibility to explore options and change variables, such as who should file and when.

[Get Started! \(/custom_report/profile\)](/custom_report/profile)

Important Notice on Claiming Strategies

- **Restricted Application:** You can claim spousal benefits by filing a restricted application and delay taking your own retirement benefits only if you were born before January 2, 1954 and have already reached your Full Retirement Age (FRA). If your birthday is January 2, 1954 or later, the option to take only spousal benefits no longer exists.
- **File and Suspend:** This option is no longer available for purposes of triggering benefits for a spouse or dependent, such as a child.

The Social Security Retirement Income Estimator is provided for educational purposes only and does not constitute investment, legal, tax or accounting advice. Please consult with a qualified professional for this type of information. The calculations are based on data you provided. The calculations have been reviewed by American International Group, Inc. (AIG) and an independent consultant. The calculations represent AIG's and the consultant's understanding of the Social Security rules, as of September 2016, for determining individual, spousal and survivor benefits. However, neither AIG nor the consultant make any guarantees as to the accuracy of these calculations or applicability to your individual circumstances, and cannot be held liable for a direct or incidental loss resulting from the use of information provided by this tool.

The estimates on your Social Security Statement that you have entered are for a future retirement age and assume you will be working until you reach that age. Therefore, the estimates for benefits provided by this tool at specific ages may not match the exact values shown on your Social Security Statement.

To provide feedback or report and issue with this website, please email socialsecurityestimator@aig.com (<mailto:socialsecurityestimator@aig.com>).

© 2021 American International Group, Inc. All rights reserved.

[Privacy Policy \(https://www-1000.aig.com/TridionData.do?Page_ID=68008\)](https://www-1000.aig.com/TridionData.do?Page_ID=68008)