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## Can I receive my own benefits at age 62, then a full spouse's benefits at full retirement age?

### Question

Can I receive reduced retirement benefits at age 62 under my record then at full retirement age receive full spouse's benefits?

### Answer

If you choose to receive a reduced benefit before full retirement age on your own record, you are not entitled to the full spouse's benefit rate upon reaching full retirement age, and a reduced benefit rate is payable for as long as you remain entitled to spouse's benefits.

When you apply for reduced retirement benefits, we will check to see if you are eligible for both your own retirement benefits and for benefits as a spouse. If you are eligible for both, we always pay your own benefits first. If you are due additional benefits, you will get a combination of benefits equaling the higher spouse's benefit. If you are not eligible for both because your spouse is not yet entitled, but you are due a higher amount when he or she starts receiving Social Security benefits, then the higher spouse's benefit is payable to you when your spouse applies for retirement benefits. Remember, you cannot receive spouse's benefits until your spouse files for retirement.

You can file for retirement benefits online at <http://www.socialsecurity.gov/applyforbenefits>