



May 13, 2026

## Should you delay taking Social Security?

Social Security benefits are an important source of income for many people in their retirement years.

You can begin taking those benefits at age 62, or you can wait until your full retirement age of 67. You should know: If you take your benefits before your full retirement age, they will be reduced.

So, what factors can help you decide on the timing that works best for you?

- **Financial Need:** Waiting to claim Social Security means your benefits will increase up until the age of 70. If you can afford to wait, it can make sense. But if you find that you need additional income at age 62, you may find that claiming it earlier is the right choice.
- **Retirement Timeline:** You may not be ready to retire at 62 or even within the next few years. If you have enough income from working,

you may opt to wait to collect Social Security. If you need Social Security to supplement your income, you can take it while still working. If you're below your full retirement age and earn more than [the annual income limit](#), your benefits will be reduced.

- **Spousal Benefits:** If you're married, you and your spouse can work together to maximize your Social Security payments. You have the option of claiming your benefits at the same time or opting for a split strategy: One spouse claims while the other waits. The right choice will depend on your age and financial situation.
- **Health and Life Expectancy:** These factors can be a significant influence on your Social Security decision. If your health leads to an earlier-than-expected retirement, you may opt to collect your benefits sooner. If you're healthy and have no need of the supplemental income, you may decide to wait until your full retirement age (or older) to receive the higher monthly amount.

Figuring out the right time to start taking Social Security and where those benefits fit into your retirement plan can be tricky. Reach out if you want to talk through it with a financial planning expert.

can reach out to get answers to your financial questions.

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Simple, Smart, and Effective financial planning may help you build wealth. Our strategies and hands-on approach may help you increase savings, lower taxes, provide customized investment advice, help you secure your retirement and more. Together, we will help you build a plan toward making your dreams come true.



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