

## Full Retirement and Age 62 Benefit By Year Of Birth

Year of Birth	Full (normal) Retirement Age	Months between age 62 and full retirement age	At Age 62			
			A \$1000 retirement benefit would be reduced to	The retirement benefit is reduced by	A \$500 spouse's benefit would be reduced to	The spouse's benefit is reduced by
<a href="#">1937 or earlier</a>	65	36	\$800	20.00%	\$375	25.00%
<a href="#">1938</a>	65 and 2 months	38	\$791	20.83%	\$370	25.83%
<a href="#">1939</a>	65 and 4 months	40	\$783	21.67%	\$366	26.67%
<a href="#">1940</a>	65 and 6 months	42	\$775	22.50%	\$362	27.50%
<a href="#">1941</a>	65 and 8 months	44	\$766	23.33%	\$358	28.33%
<a href="#">1942</a>	65 and 10 months	46	\$758	24.17%	\$354	29.17%
<a href="#">1943-1954</a>	66	48	\$750	25.00%	\$350	30.00%
<a href="#">1955</a>	66 and 2 months	50	\$741	25.83%	\$345	30.83%
<a href="#">1956</a>	66 and 4 months	52	\$733	26.67%	\$341	31.67%
<a href="#">1957</a>	66 and 6 months	54	\$725	27.50%	\$337	32.50%
<a href="#">1958</a>	66 and 8 months	56	\$716	28.33%	\$333	33.33%
<a href="#">1959</a>	66 and 10 months	58	\$708	29.17%	\$329	34.17%
<a href="#">1960 and later</a>	67	60	\$700	30.00%	\$325	35.00%

1. If you were born on January 1st, you should refer to the previous year.
2. If you were born on the 1st of the month, we figure your benefit (and your full retirement age) as if your birthday was in the previous month. If you were born on January 1st, we figure your benefit (and your full retirement age) as if your birthday was in December of the previous year.
3. You must be at least 62 for the entire month to receive benefits.
4. Percentages are approximate due to rounding.
5. The maximum benefit for the spouse is 50% of the benefit the worker would receive at full retirement age. The % reduction for the spouse should be applied after the automatic 50% reduction. Percentages are approximate due to rounding.