

widower's benefits. Full retirement age has been 65 but is being gradually raised to age 67 beginning with people born after January 1, 1938. See § 404.102 regarding determination of age.

(a) *What is my full retirement age for old-age benefits or wife's or husband's benefits?* You may receive unreduced old-age, wife's, or husband's benefits beginning with the month you attain the age shown.

If your birth date is:	Full retirement age is:
Before 1/2/1938	65 years.
1/2/1938—1/1/1939 ...	65 years and 2 months.
1/2/1939—1/1/1940 ...	65 years and 4 months.
1/2/1940—1/1/1941 ...	65 years and 6 months.
1/2/1941—1/1/1942 ...	65 years and 8 months.
1/2/1942—1/1/1943 ...	65 years and 10 months.
1/2/1943—1/1/1955 ...	66 years.
1/2/1955—1/1/1956 ...	66 years and 2 months.
1/2/1956—1/1/1957 ...	66 years and 4 months.
1/2/1957—1/1/1958 ...	66 years and 6 months.
1/2/1958—1/1/1959 ...	66 years and 8 months.
1/2/1959—1/1/1960 ...	66 years and 10 months.
1/2/1960 and later	67 years.

(b) *What is my full retirement age for widow's or widower's benefits?* You may receive unreduced widow's or widower's benefits beginning with the month you attain the age shown.

If your birth date is:	Full retirement age is:
Before 1/2/1912	62 years.
1/2/1912—1/1/1940 ...	65 years.
1/2/1940—1/1/1941 ...	65 years and 2 months.
1/2/1941—1/1/1942 ...	65 years and 4 months.
1/2/1942—1/1/1943 ...	65 years and 6 months.
1/2/1943—1/1/1944 ...	65 years and 8 months.
1/2/1944—1/1/1945 ...	65 years and 10 months.
1/2/1945—1/1/1957 ...	66 years.
1/2/1957—1/1/1958 ...	66 years and 2 months.
1/2/1958—1/1/1959 ...	66 years and 4 months.
1/2/1959—1/1/1960 ...	66 years and 6 months.
1/2/1960—1/1/1961 ...	66 years and 8 months.
1/2/1961—1/1/1962 ...	66 years and 10 months.
1/2/1962 and later	67 years.

(c) *Can I still retire before full retirement age?* You may still elect early retirement. You may receive old-age,

wife's or husband's benefits at age 62. You may receive widow's or widower's benefits at age 60. Those benefits will be reduced as explained in § 404.410.

21. Section 404.410 is revised to read as follows:

§ 404.410 How does SSA reduce my benefits when my entitlement begins before full retirement age?

Generally your old-age, wife's, husband's, widow's, or widower's benefits are reduced if entitlement begins before the month you attain full retirement age (as defined in § 404.409). However, your benefits as a wife or husband are not reduced for any month in which you have in your care a child of the worker on whose earnings record you are entitled. The child must be entitled to child's benefits. Your benefits as a widow or widower are not reduced below the benefit amount you would receive as a mother or father for any month in which you have in your care a child of the worker on whose earnings record you are entitled. The child must be entitled to child's benefits. Subject to §§ 404.411 through 404.413, reductions in benefits are made in the amounts described.

(a) *How does SSA reduce my old-age benefits?* The reduction in your primary insurance amount is based on the number of months of entitlement prior to the month you attain full retirement age. The reduction is $\frac{5}{9}$ of 1 percent for each of the first 36 months and $\frac{5}{12}$ of 1 percent for each month in excess of 36.

Example: Alex's full retirement age for unreduced benefits is 65 years and 8 months. She elects to begin receiving benefits at age 62. Her primary insurance amount of \$980.50 must be reduced because of her entitlement to benefits 44 months prior to full retirement age. The reduction is 36 months at $\frac{5}{9}$ of 1 percent and 8 months at $\frac{5}{12}$ of 1 percent.
 $980.50 \times 36 \times \frac{5}{9} \times .01 = \196.10
 $980.50 \times 8 \times \frac{5}{12} \times .01 = \32.68

The two added together equal a total reduction of \$228.78. This amount is rounded to \$228.80 (the next higher multiple of 10 cents) and deducted from the primary insurance amount. The resulting \$751.70 is the monthly benefit payable.

(b) *How does SSA reduce my wife's or husband's benefits?* Your wife's or husband's benefits before any reduction (see §§ 404.304 and 404.333) are reduced first (if necessary) for the family maximum under § 404.403. They are then reduced based on the number of months of entitlement prior to the month you attain full retirement age. This does not include any month in which you have a child of the worker on whose earnings record you are entitled in your care. The child must be

entitled to child benefits. The reduction is $\frac{25}{36}$ of 1 percent for each of the first 36 months and $\frac{5}{12}$ of 1 percent for each month in excess of 36.

Example: Sam is entitled to old-age benefits. His spouse Ashley elects to begin receiving wife's benefits at age 63. Her full retirement age for unreduced benefits is 65 and 4 months. Her benefit will be reduced for 28 months of entitlement prior to full retirement age. If her unreduced benefit is \$412.40 the reduction will be $\$412.40 \times 28 \times \frac{25}{36} \times .01$. The resulting \$80.18 is rounded to \$80.20 (the next higher multiple of 10 cents) and subtracted from \$412.40 to determine the monthly benefit amount of \$332.20.

(c) *How does SSA reduce my widow's or widower's benefits?*

Your entitlement to widow's or widower's benefits may begin at age 60 based on age or at age 50 based on disability. Refer to § 404.335 for more information on the requirements for entitlement. Both types are reduced if entitlement begins prior to attainment of full retirement age (as defined in § 404.409).

(1) *Widow's or widower's benefits based on age.* Your widow's or widower's unreduced benefit amount (the worker's primary insurance amount after any reduction for the family maximum under § 404.403), is reduced or further reduced based on the number of months of entitlement prior to the month you attain full retirement age. This does not include any month in which you have in your care a child of the worker on whose earnings record you are entitled. The child must be entitled to child's benefits. The number of months of entitlement prior to full retirement age is multiplied by .285 and then divided by the number of months in the period beginning with the month of attainment of age 60 and ending with the month immediately before the month of attainment of full retirement age.

Example: Ms. Bogle is entitled to an unreduced widow benefit of \$785.70 beginning at age 64. Her full retirement age for unreduced old-age benefits is 65 years and 4 months. She will receive benefits for 16 months prior to attainment of full retirement age. The number of months in the period from age 60 through full retirement age of 65 and 4 months is 64. The reduction in her benefit is $\$785.70 \times 16 \times .285$ divided by 64 or \$55.98. \$55.98 is rounded to the next higher multiple of 10 cents (\$56.00) and subtracted from \$785.70. The result is a monthly benefit of \$729.70.

(2) *Widow's or widower's benefits based on disability.* (i) For months after December 1983, your widow's or widower's benefits are not reduced for months of entitlement prior to age 60. You are deemed to be age 60 in your