2026 · HOW DO MY SOCIAL SECURITY BENEFITS WORK?

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Social Security provides a guaranteed lifetime income once claimed.



The earliest age you can claim → **62** — **63** — **64** — **65** — **66** — **67** — **68** — **69** — **70** ← The latest age you can delay to

A hypothetical monthly benefit amount:	$1,400	$1,500	$1,600	$1,734	$1,866	$2,000	$2,160	$2,320	$2,480

YOU MIGHT CLAIM EARLY IF:

- You have poor health and poor family longevity
- You don't have enough money or income to continue delaying to a later age

YOU MIGHT CLAIM LATER IF:

- You have good health and good family longevity
- You have enough money or income to continue delaying to a later age

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