



Social Security Quiz

Social Security is the prime source of retirement income for many individuals. Do you know the basics of benefits provided? Take our quiz and find out!

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| 1. If I take benefits before my full retirement age, they will be reduced for early filing. | True | False |
| 2. If I am receiving benefits before my full retirement age and continue to work, my benefits might be reduced based on how much I make. | True | False |
| 3. Once I start taking social security, my benefits will never change. | True | False |
| 4. If I have a spouse, he or she can receive benefits from my record even if he/she has no individual earnings history. | True | False |
| 5. If I have a spouse and he or she passes away, I will receive both my full benefit and my deceased spouse's full benefit. | True | False |
| 6. The money that comes out of my paycheck for Social Security goes into a specific account for me and remains there, earning interest, until I begin to receive Social Security benefits. | True | False |
| 7. Under Social Security law, full retirement age is 65 no matter what year you were born. | True | False |
| 8. As a divorced person, I might be able to collect Social Security benefits based on my ex-spouse's earnings history. | True | False |
| 9. Under current law, Social Security benefits could be reduced for everyone in 2035. | True | False |
| 10. If I file for retirement benefits and have dependent children age 18 or younger, they also may qualify for Social Security benefits. | True | False |
| 11. If I delay taking Social Security benefits past the age of 70, I will continue to get delayed retirement credit increases each year I wait. | True | False |
| 12. I must be a U.S. citizen to collect Social Security retirement benefits. | True | False |

For help with planning for your retirement, schedule your FREE, no-obligation consult with Keystone today!

Answer Code: 12F, 11F, 10T, 9T, 8T, 7F, 6F, 5F, 4T, 3F, 2T 1T



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