

**If you or your spouse are full retirement age,
you may have some additional options.**

- **If your current spouse is [full retirement age](#)**, he or she can apply for retirement benefits and then request to [have payments suspended](#). That way, you can receive spouse's benefits and he or she can continue to earn [delayed retirement credits](#) until age 70.

Note: Only one member of a couple can apply for retirement benefits and have payments suspended so his or her current spouse can collect benefits.

- **If you have reached [full retirement age](#)**, and you are:
eligible for a spouse's benefit **and** your own retirement benefit, **you may choose to receive only spouse's benefits.** [eligible for an ex-spouse's benefit](#) **and** your own retirement, **you may choose to receive only the ex-spouse's benefit.** Your ex-spouse needs to be 62 but he or she does not have to have filed for benefits. ----If you do that, you can delay applying for your own retirement benefits until a later date to take advantage of [delayed retirement credits](#).

Note: **If both you and your current spouse are full retirement age**, only one of you can choose to receive spouse's benefits now and delay receiving your own retirement benefits until a later date.

Ex-spouses who are full retirement age may both file on each other's record and delay filing on their own retirement record to earn delayed retirement credits.