

# The Social Security Maven®

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Your trusted source for Social Security advice

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## Social Security Questionnaire

*Married couples should fill out a single questionnaire, agreeing on their responses to questions 11-14.*

### 1. Personal Information (“You” means primary contact person)

Your Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Preferred Phone Numbers: \_\_\_\_\_

E-mail Address \_\_\_\_\_

Spouse Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

2. Are you still working? You:  Yes  No Spouse:  Yes  No

3. Expected “stop working” date: You \_\_\_\_\_ Spouse \_\_\_\_\_

To calculate your **Primary Insurance Amount** independently, or to determine the possible impact of the **Social Security Earnings Test**, I need to know the earnings you expect for all future years, starting with **the last year not shown in your Earnings Record** on page 3 of the statement. For example, if the last year of earnings shown on your statement is 2013, please fill in your actual Social Security earnings for 2014 and your expected annual earnings from 2015 until your projected “stop working” date. By “**stop working date**” I mean the date after which you do not anticipate working full time or earning more than **\$15,720** in any year. By “**earnings**” I mean income received from **employment** that is or may be **subject to Social Security taxes**. Use extra space if needed.

#### Expected additions to Earnings Record each year until “stop working” date:

You: 2014 \_\_\_\_\_ 2015 \_\_\_\_\_ 2016 \_\_\_\_\_ 2017 \_\_\_\_\_ 2018 \_\_\_\_\_ 2019 \_\_\_\_\_

2020 \_\_\_\_\_ 2021 \_\_\_\_\_ 2022 \_\_\_\_\_ 2023 \_\_\_\_\_ 2024 \_\_\_\_\_ 2025 \_\_\_\_\_

Spouse: 2014 \_\_\_\_\_ 2015 \_\_\_\_\_ 2016 \_\_\_\_\_ 2017 \_\_\_\_\_ 2018 \_\_\_\_\_ 2019 \_\_\_\_\_

2020 \_\_\_\_\_ 2021 \_\_\_\_\_ 2022 \_\_\_\_\_ 2023 \_\_\_\_\_ 2024 \_\_\_\_\_ 2025 \_\_\_\_\_

4. Date of this marriage: \_\_\_\_\_

5. Is your marital situation likely to change in the foreseeable future? If yes, please explain

\_\_\_\_\_  
\_\_\_\_\_

People’s lives change constantly. For example, it would be very important for me to know if you are in the process of **getting divorced**; or if you are **contemplating marriage**; or if you or your spouse is faced with a **life-threatening health** situation.

6. Are you a **United States citizen**? You:  Yes  No Spouse:  Yes  No

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**7. Former marriages** The questions under this section **should be answered ONLY if:**

- You are (1) **currently unmarried** *and* (2) were previously **divorced** after a marriage that lasted **at least 10 years** (date of marriage to date divorce became final); *or*
- You are (1) **currently unmarried** *and* (2) were **widowed**; *or*
- You are (1) **currently married**, (2) were **widowed**, *and* (3) your **remarriage occurred after you reached age 60**.

**You:** Date of former marriage \_\_\_\_\_ Date marriage ended \_\_\_\_\_

**Reason marriage ended:**  death  divorce **Former spouse is**  alive  deceased

**Spouse:** Date of former marriage \_\_\_\_\_ Date marriage ended \_\_\_\_\_

**Reason marriage ended:**  death  divorce **Former spouse is**  alive  deceased

**8. Do you have any minor or adult dependents at home?**  Yes  No

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Date of H.S. Graduation \_\_\_\_\_ (if minor)

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Date of H.S. Graduation \_\_\_\_\_ (if minor)

**9. Are you or your spouse currently receiving Social Security benefits?**

**You:**  Yes  No

**Spouse:**  Yes  No

If yes, please fill in the next three blanks. **This information is critical and must be accurate!**

**Type of benefits:**  Retirement  Spousal  Disability  Survivor

**Month and year benefits began** \_\_\_\_\_ **Current monthly benefits** \_\_\_\_\_

Please indicate the **gross benefits**, i.e., before deductions for Medicare premiums or withholding. Benefits are paid in arrears, and thus generally "began" the month before you received your first payment.

**10. Do you expect to receive a pension based on non-Social Security covered employment?**

**Some** (but not all) governmental, not-for-profit, or educational employers have opted out of the Social Security system. Such an employer may have paid you wages that were **not subject to Social Security taxes**. If you receive, or expect to receive, a **pension based on employment that was not subject to Social Security taxes**, please describe here.

**You:**  Yes  No **Spouse:**  Yes  No

Name of employer \_\_\_\_\_ Number of years worked \_\_\_\_\_

Amount of pension \$ \_\_\_\_\_ per month Cost of living adjustment (if any) \_\_\_\_\_%

Date pension payments begin (or began) \_\_\_\_\_

**11. Please rank order the following items 1 through 4 in order of their importance to you, where 1 is most important and 4 is least important.** Even if one or more items seem of equal importance, please select a different number for each item. If one or more items are of no interest to you at all, you may leave them out of the ranking.

- \_\_\_ Maximize the **total combined benefits** you would receive from the Social Security system if you each live to the life expectancies we are assuming pursuant to question #13
- \_\_\_ Maximize the **combined monthly benefits** you will receive at **older ages** (70's, 80's, 90's)
- \_\_\_ Maximize benefits that the **survivor** of you will receive after one of you passes away
- \_\_\_ Maximize **early benefits**: start early and receive as much as possible while you are young
- \_\_\_ Other (please specify): \_\_\_\_\_

**12.** The report will illustrate a range of options available to you. However, if you have a strategy in mind that you would like to see illustrated, please describe it here, using extra space if needed.

**You:** \_\_\_\_\_ **Spouse:** \_\_\_\_\_

**13.** Normally I use the following **life expectancy assumptions**: **Husband – 90** **Wife – 95.**

The idea is not to predict how long you **will** live, but to think about how long one or both of you **might** live and the extent to which you want to protect against the risk of running out of money if even one of you lives a long life. **If you want me to use different assumptions, please provide those here:** **Husband** \_\_\_ **Wife** \_\_\_

For an “average” male/female couple each of whom is currently age 65, actuarial tables say there is a **36% probability of at least one spouse living for 30 more years, i.e., to age 95.**

**14.** Do you or your spouse make contributions to a **Health Savings Account (HSA)**?

**You:**  Yes  No **Spouse:**  Yes  No

*Please scan this document along with reasonably current Social Security Statements for you and your spouse to a single PDF file and email them to [peter@socialsecuritymaven.com](mailto:peter@socialsecuritymaven.com). If you prefer, you may fill out this questionnaire and upload your statements online at <http://www.socialsecuritymaven.com/social-security-questionnaire-4/>.*

*If you are currently receiving Social Security benefits, please send a copy of your Social Security Earnings Record, updated as requested in question #3.*

*Need help with this questionnaire? Call Peter at 802-229-0940*