

# Eligibility to file for Restricted Application:

The applicant must have been born on or before January 1, 1954

- The applicant's spouse must have previously filed for his or her benefit, thus entitling the applicant to a spousal benefit
- The applicant must be full retirement age (FRA) or older
- The applicant must not have previously filed for Social Security benefits

## How to file

When all of the above conditions have been met and you are ready to file a restricted application for spousal benefits, [go online \(https://secure.ssa.gov/iClaim/rib\)](https://secure.ssa.gov/iClaim/rib) to do it. The online application process is very easy. There's even a short video that explains how to do it. **Note: divorced-spouse benefits must be applied for in person at a local office.**

The only slightly tricky part is the restricted part. They don't ask if you want to file a restricted application. Rather, on the bottom of page 15 the following question appears:

By checking "yes" the applicant is saying he is applying for his spousal benefit now and wants to delay his own retirement benefit. This is essentially how you file a restricted application. We recommend that in the comments section on the last page the client add this note: **"I am restricting the scope of this application to my spousal benefit. I wish to delay my own retirement benefit in order to maximize delayed credits."**

Page 15 also asks for an effective date. (*This is worded form third person and you would be the "client"*). This would be the first of the month that the client turns 66. For example, if the client turns 66 on September 15, 2017, he would indicate an effective date of 9/1/17. If the client is doesn't become entitled to the spousal benefit until a later date — say the client turned 66 in May but the spouse will not become eligible for her benefit until October, the effective date would be 10/1/17. SSA will take applications up to three months prior to the effective date. But you

want to make sure the spouse's application has been processed so it is clear that the client is entitled to the spousal benefit. So in this case the spouse could file as early as July 1, specifying an effective date of October 1. Once the application has been processed and the spouse has received her award letter, the client can file the restricted application, also specifying an effective date of October 1.

There would be no retroactive benefits payable in this case because the spouse did not become eligible for benefits until October 1. Even though the client turned FRA in May, he was not entitled to a spousal benefit at that time because his spouse hadn't filed. But you may run into cases where the spouse has already filed. Say the spouse filed for her benefit in February, the client turned 66 in May, and he now learns from you that he can file a restricted application for his spousal benefit. He would specify an effective date of May 1 and get benefits back to that date. SSA will pay up to six months of retroactive benefits or back to FRA, whichever is shorter (i.e., they will not pay retroactive benefits to a period prior to FRA).