

## **SURVIVORS BENEFITS EXPLAINED**

### **By Social Security Administration**

The loss of a loved one can be painful. The death of a wage-earner upon whom a family depends also can be financially devastating.

If you're like most young or middle-aged workers, you probably think of Social Security only as a retirement program. But some of the Social Security taxes you pay go toward providing survivors insurance for workers and their families. Think of it as a life insurance policy you never knew you had — paid for by the same taxes that cover you for retirement or disability.

When you die, certain members of your family may be eligible for survivors benefits. These include widows, widowers (and divorced widows and widowers), children, and even dependent parents. In many cases, there also is a one-time lump-sum payment of \$255 that can be made to a surviving spouse or minor children who meet certain requirements.

You may not think it will happen to you, but the stunning truth is that one in eight of today's 20-year-olds will die before reaching their full retirement age of 67. In fact, 98 of every 100 children could get benefits if a working parent dies. More than 6.4 million survivors receive benefits. The average Survivors benefit is \$1,129 a month.

If you are a survivor, you should apply for survivors benefit right away. You can apply by telephone or at any Social Security office. Call us toll-free at 1-800-772-1213 (TTY: 1-800-325-0778). To help prepare you, here is the information we will need:

- Proof of death — either from a funeral home or a death certificate;
- Your Social Security number, as well as the deceased worker's;
- Your birth certificate;
- Your marriage certificate, if you are a widow or widower;
- Your divorce papers, if you are applying as a divorced widow or widower;
- Dependent children's Social Security numbers, if available, and birth certificates;
- Deceased worker's W-2 forms or Federal self-employment tax return for the most recent year; and
- The name of your bank and your account number so your benefits can be deposited directly into your account.

To learn more about survivors benefits, please read the online publication at [www.socialsecurity.gov/pubs/10084.html](http://www.socialsecurity.gov/pubs/10084.html).

Visit the Survivors page at [www.socialsecurity.gov/pgm/survivors.htm](http://www.socialsecurity.gov/pgm/survivors.htm).

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