



When a Loved One Passes: Understanding Your Social Security Survivor Benefits

At Life By Design Investment Advisory Services, we understand that losing a loved one is one of life's most profound challenges. Amid the emotional weight of loss, financial responsibilities may feel overwhelming. One key area of support during this difficult time is Social Security survivor benefits—resources that can offer stability when it's needed most.

Below is a guide to understanding how these benefits work and the steps to take to protect your financial wellbeing in the wake of grief.

What Are Social Security Survivor Benefits?

Social Security provides monthly benefits to the surviving spouse, children, or, in some cases, dependent parents of someone who worked long enough under Social Security to qualify. The benefit amount varies based on the deceased's earnings record, but it can significantly ease financial burdens during your time of transition.

Who May Be Eligible?

Eligibility is determined by your relationship to the deceased and your personal situation:

- *Widows or Widowers* age 60+ (or age 50+ if disabled)
- *Widows or Widowers* of any age if caring for the deceased's child under age 16 or who is disabled
- *Unmarried children* under 18 (up to 19 if in high school full time)
- *Dependent parents* age 62 or older

Even *former spouses* may be eligible under certain conditions.

Important Deadlines & Action Steps

- **File Promptly:** Benefits are not retroactive beyond six months, so apply as soon as possible.
- **Call Social Security:** Survivor benefits must be applied for by phone or in person—there's no online option. Call 1-800-772-1213 or visit your local Social Security office.
- **Prepare Your Paperwork:** You'll need the death certificate, Social Security numbers (yours and the deceased's), birth and marriage certificates, and recent tax information.

One-Time Death Payment

You may be eligible for a \$255 lump-sum death payment. Be sure to apply within two years of the death to claim this benefit.

Survivor vs. Retirement Benefits: What You Need to Know

A critical detail to understand: you cannot collect both your retirement benefits and survivor benefits. Social Security will only pay one—whichever is higher.

If you are already receiving retirement benefits and your survivor benefits would amount to less, you cannot switch to survivor benefits. Conversely, if your survivor benefits exceed what you receive from retirement, you may be eligible for the higher amount.

Because survivor benefits are typically paid for life, it's well worth the time to estimate your benefit amount. Use the [**Social Security Benefits Calculator**](#) to get a clearer picture of what you might receive. We also recommend a personalized review with a financial advisor to fully explore your best options.

A Compassionate Partner in Planning

We know finances are just one piece of your healing journey. But having clarity around your benefits and what steps to take next can lighten your load. At LBDIAS, we help you navigate this chapter with empathy, precision, and purpose—always aligning our guidance with your unique life goals.

If you've recently lost a loved one or want to ensure you and your family are prepared for life's transitions, contact us. Together, we'll help you design a future where your financial security and peace of mind are thoughtfully protected.

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