

Suspending Retirement Benefit Payments

If you have reached [full retirement age](#), but are not yet age 70, you can ask us to suspend retirement benefit payments.

If you qualify for benefits as a Survivor, your [full retirement age](#) may be different.

- **If you apply for benefits and we have not yet made a determination** that you are entitled, you may voluntarily suspend benefits for any month for which you have not received a payment. Your request to suspend benefits may include all months for which you might be due a benefit.
- **If you are already entitled to benefits**, you may voluntarily suspend retirement benefit payments up to age 70 beginning with the month after the month when you make the request.
- **Reminder:** We pay Social Security benefits the month after they are due. If you contact us in June and request that we suspend benefits, you will still receive your June benefit payment in July.
- You do not have to sign your request to suspend benefit payments. You may ask us orally or in writing.
- If your benefit payments are suspended, they will start automatically the month you reach age 70.
- **If you change your mind and want the payments to start before age 70, just tell us [when you want your benefits reinstated](#) (orally or in writing). Your request may include benefits for any months when your payments were suspended**
- If you change your mind about receiving Social Security benefits, you may withdraw your Social Security claim only if it has been less than 12 months since you were first entitled to benefits. Your date of entitlement is the month you start your benefits and may not be the same as the date you actually received your first check. If you withdraw your claim, you may re-apply at a future date. To withdraw your claim, you must make a request to withdraw in writing and repay the benefits that you received. For more information, visit our [If You Change Your Mind page](#).
- If your request is approved, you must repay all the benefits you and your family received based on your retirement application.

Effective April 30, 2016:

- We will no longer permit suspension of retroactive benefits in situations where you apply for benefits and we have not yet made a determination regarding your entitlement.
- **If you voluntarily suspend your retirement benefit and you have others who receive benefits** on your record, they will not be able to receive benefits for the same period that your benefits are suspended. Please note that there is one exception; divorced spouse's will be able to continue receiving benefits.

- If you voluntarily suspend your retirement benefit, any benefits you receive on someone else's record will also be suspended. Your Part B premiums cannot be deducted from your suspended benefits.
- If you request voluntary suspension on or after April 30, 2016, we will only permit benefit reinstatement beginning with the month after the month of your request

I found this statement on the web. I think it came from The Motley Fool. It is the most concise statement of the difference between withdrawing your benefits and suspending your benefits.

Once you claim your **benefits**, you **have** only 12 months to withdraw your application for **Social Security**. After that, the only move you **can** make **is** to **suspend benefits**. If you **suspend** your **Social Security benefits** after you reach full retirement age, then you **can** earn delayed retirement credits.

So here are some important points:

1. There is a difference between withdrawing you benefit claim and suspending your benefit claim. Withdrawing you claim on benefits can only be done is the first 12 months. **Suspending you benefits can only be done after reaching your FRA.**
2. There are actually 2 FRAs (full retirement ages). FRAs are set by the year you were born in. There is an FRA for workers. People born in 1960 and later have an FRA of 67. FRA for survivors. The schedule for survivors is essentially the same schedule as the FRA for workers, but delayed 2 years. For example, the FRA for workers reaches 67 for those born in 1960 and later. The FRA for survivors reaches 67 is 1962.