

**From:** Social Security Administration, Office of External Affairs <oea.net.post@ssa.gov>  
**To:** Kester, Tonykester@aging.sc.gov  
**Date:** 3/23/2016 4:50:11 PM  
**Subject:** Closing retirement benefit loopholes

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Dear Colleague:

You may have heard that some of our rules about claiming retirement benefits are changing. Last November, Congress closed loopholes that had allowed some married couples to receive higher benefits than intended. We estimate less than 1% of Social Security retirement and survivor's beneficiaries used these claiming strategies in 2014.

Closing these loopholes helps restore fairness and strengthens Social Security's long-term financing. For details on our Social Security Matters [blog post](#).

Please tell your members and constituents why Congress made these changes in the law. While you have their attention, remind them about the [advantages](#) of waiting to claim retirement benefits. That hasn't changed.

Thank you for helping us to keep the public informed!

Sincerely,

J. Jioni Palmer  
Associate Commissioner for External Affairs  
(T) 410-965-1804  
[@SSAOutreach](#)

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Social Security Administration, 3409 Annex 6401 Security Boulevard, Baltimore, MD 21235 United States