



**Lloyd D. Watnik**  
*We Understand Government*  
<http://www.lloydwatnik.com>

1380 Garnet Avenue  
Suite E PMB 186  
San Diego, CA 92109  
Phone 619-857-5207  
Fax 619-582-9993

---

## **Newsletter for June 2015**

Financial planners across the country have been told by their clients that they can't suspend their benefits at Full Retirement Age. The situation involves taking reduced retirement or disability benefits. In each case, there is new addendum to the regulations. The only addendum actually given had nothing to do with suspension.

I have asked both financial advisors and claimants to get a written decision, in order to force SSA to quote this mysterious addendum. Below is the latest reference I can find. Notice that the SSA says that you can do this. The manual reference is dated April 29, 2015 to present. There is no reference to an addendum in the manual.

This is important. If you suspend benefits at age 66, the benefit will increase by 8% per year up to age 70.

Please email or phone me, if you have run into this situation.

# **GN 02409.110 Conditions for Voluntary Suspension**

## **A. When voluntary suspension is possible**

### **1. Requesting voluntary suspension**

Any primary retirement insurance benefit (RIB) applicant or beneficiary, whether reduced or unreduced, who has reached full retirement age (FRA) may voluntarily ask that we suspend his or her benefits to earn voluntary delayed retirement credits (VOLDRC). This request may be either written or oral, and we do not need a signature. A representative payee can make the request on behalf of the beneficiary.

**Note:** The receipt of disability insurance benefits (DIB) prior to RIB has no effect on a beneficiary's request to voluntarily suspend his or her RIB.