

Full retirement age is the age at which a person may first become entitled to full or unreduced retirement benefits.

If your full retirement age is older than 65 (that is, you were born after 1937), you still will be able to take your benefits at age 62, but the reduction in your benefit amount will be greater than it is for people who were born before 1938.

Here's how it works if your full retirement age is 67.

- If you start your retirement benefits at age 62, your monthly benefit amount is reduced by about 30 percent. The reduction for starting benefits at age
 - 63 is about 25 percent;
 - 64 is about 20 percent;
 - 65 is about 13.3 percent; and
 - 66 is about 6.7 percent.
- If you start receiving spouse's benefits at age 62, your monthly benefit amount is reduced to about 32.5 percent of the amount your spouse would receive if his or her benefits started at full retirement age. (The reduction is about 67.5 percent.) The reduction for starting benefits as a spouse at age
 - 63 is about 65 percent;
 - 64 is about 62.5 percent;
 - 65 is about 58.3 percent;
 - 66 is about 54.2 percent; and
 - 67 is 50 percent (the maximum benefit amount).

<https://www.ssa.gov/planners/retire/retirechart.html#chart>

Age To Receive Full Social Security Benefits
(Called "full retirement age" or "normal retirement age.")

Year of Birth *	Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943--1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

**If you were born on January 1st of any year you should refer to the previous year. (If you were born on the 1st of the month, we figure your benefit (and your full retirement age) as if your birthday was in the previous month.)*

The earliest you can start receiving Social Security retirement benefits will remain age 62.