

Divorce is complicated, and it could get even more so with Social Security benefits. Because you're no longer married, depending on your personal situation, a few sets of different rules will apply. And the more you educate yourself about this topic the more prepared and better equipped you'll be.

Randy Kitzmiller, a National Social Security Advisor, Retirement Income Certified Professional through the American College and a Retirement Income consultant at Ash Brokerage, helps others get protection and receive security for their planning needs through seminars and educational events regarding the benefits of Social Security.

In this episode, Randy shares common concerns and relevant information regarding social security benefits. A lot of women and men alike don't realize that there are certain benefits they're entitled to receive when they are divorced. Just by knowing that, you could receive such benefits that can be life-changing.

In this episode, we discuss:

- If you're educated enough about certain topics, you can make good decisions.
- Spousal benefits vs. Survival Benefits
- Divorced spouses have survival benefits if certain criteria are met.
- Divorced spouses have benefits if certain criteria are met.
- Example scenarios of Social Security benefits.
- Interesting things you should know under the divorce benefits.
- Social Security is not an emotional decision, it's a financial decision.
- Education is key, get what you deserve. Your personal situation will dictate that.

*"Social Security benefits, although available to men and women, is a women's issue and to be able to maximize those benefits is key."*

#### BOOKS MENTIONED:

Get What's Yours: The Secrets to Maxing Out Your Social Security by Laurence Kotlikoff, Paul Solman and Philip Moeller

#### RESOURCES:

Randy Kitzmiller  
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Be sure to reach out if you would like to connect personally with the Women's Financial Wellness Center. You can visit [our website](#) or grab a [complimentary 30-minute consult](#).

#### Keywords:

divorce, conversations, women, financial, wellness, marriage, finances, social security, benefits