

Normal Retirement Age to Receive Full Retirement Benefits						
Year of Birth	Normal Retirement Age	Benefit as a Percentage of PIA (Primary Insurance Amount) Starting at Age:				
		62	65	66	67	70
1937 or prior	65	80.00%	100.00%	106.50%	113.00%	132.50%
1938	65: and 2 months	79.17	98.89	105.42	111.92	131.42
1939	and 4 months	78.33	97.78	104.67	111.67	132.67
1940	and 6 months	77.50	96.67	103.50	110.50	131.50
1941	and 8 months	76.67	95.56	102.50	110.00	132.50
1942	and 10 mos.	75.83	94.44	101.25	108.75	131.25
1943–1954	66	75.00	93.33	100.00	108.00	132.00
1955	66: and 2 months	74.16	92.22	98.89	106.67	130.67
1956	and 4 months	73.34	91.11	97.78	105.33	129.33
1957	and 6 months	72.50	90.00	96.67	104.00	128.00
1958	and 8 months	71.67	88.89	95.56	102.67	126.67
1959	and 10 months	70.83	87.78	94.44	101.33	125.33
1960 or after	67	70.00	86.67	93.33	100.00	124.00

WARNING: The bonus percentages reach their limit at the recipient's 70th birthday, after which no additional calculations will be made. Thus, there is no "bonus" advantage to delaying the start of social security benefits beyond the 70th birthday.