



# Do military retirement benefits affect Social Security?

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## Answer:

Generally, there is no reduction of Social Security benefits because of your military retirement benefits. You can collect both Social Security benefits upon reaching age 62 and military retirement pay once you reach a certain time threshold in active duty, the Reserves or Guard. You'll get your full Social Security benefit based on your earnings history.

In addition, if you participate in the Department of Defense program, Survivor Benefit Plan, the amount paid to the surviving plan beneficiary is no longer reduced when the beneficiary is eligible for Social Security.

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