Normal Retirement Age

The normal retirement age (NRA) is the age at which retirement benefits (before rounding) are equal to the "primary insurance amount." The table below shows how NRA varies by year of birth for retirees.

Normal Retirement Age

Year of birth	Age
1937 and prior	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
1943-54	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

Notes:

1. Persons born on January 1 of any year should refer to the normal retirement age for the previous year.
2. For the purpose of determining benefit reductions for early retirement, widows and widowers whose entitlement is based on having attained age 60 should add 2 years to the year of birth shown in the table.

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We have a calculator that computes the percentage reduction or percentage increase in benefits for retirees when selecting early or delayed retirement. We have a similar calculator for reduced spousal benefits. Please note that neither of these calculators should be used for survivor benefits.