

AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 5284
OFFERED BY MR. SMITH OF MISSOURI

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Claiming Age Clarity
3 Act”.

4 SEC. 2. CHANGES TO SOCIAL SECURITY TERMINOLOGY.

5 Not later than the later of the date that is 12 months
6 after the date of enactment of this Act or January 1,
7 2027, the Commissioner of Social Security shall ensure
8 that, in any rules, regulation, guidance, or other materials
9 of the Social Security Administration, whether online or
10 in print—

11 (1) the term “early eligibility age” is replaced
12 with the term “minimum monthly benefit age”;

13 (2) the terms “full retirement age” and “nor-
14 mal retirement age” are replaced with the term
15 “standard monthly benefit age”; and

16 (3) the term “delayed retirement credit” shall
17 not be used and any reference to age 70 as the max-
18 imum age up to which delayed retirement credits

- 1 can be received shall be replaced with the term
- 2 “maximum monthly benefit age”.

