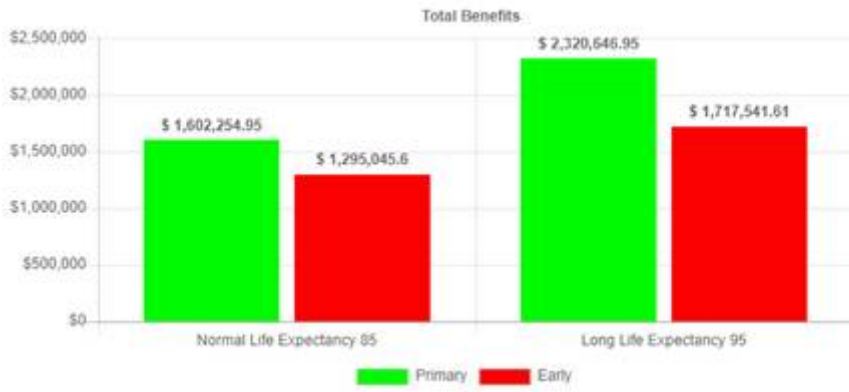




Client Name: John	Client Birthdate: Jul 1, 1960	Client Social Security PIA \$3,000	Client Lifespan 85
Spouse Name: Jody	Spouse Birthdate: Aug 7, 1962	Spouse Social Security PIA \$2,000	Spouse Lifespan 95

Year	Client Age (at end of year)	Spouse Age (at end of year)	Primary		Early		Difference
			Client	Spouse	Client	Spouse	
2022	62 yrs and 6 months	60 yrs and 4 months			2,113		-10,563
2023	63 yrs and 6 months	61 yrs and 4 months			2,113		-35,913
2024	64 yrs and 6 months	62 yrs and 4 months			2,113	1,408	-65,487
2025	65 yrs and 6 months	63 yrs and 4 months			2,113	1,408	-107,737
2026	66 yrs and 6 months	64 yrs and 4 months			2,113	1,408	-149,987
2027	67 yrs and 6 months	65 yrs and 4 months			2,113	1,408	-192,236
2028	68 yrs and 6 months	66 yrs and 4 months			2,113	1,408	-234,486
2029	69 yrs and 6 months	67 yrs and 4 months			2,113	1,408	-276,735
2030	70 yrs and 6 months	68 yrs and 4 months	3,720		2,113	1,408	-296,665
2031	71 yrs and 6 months	69 yrs and 4 months	3,720	2,227	2,113	1,408	-276,462
2032	72 yrs and 6 months	70 yrs and 4 months	3,720	2,267	2,113	1,408	-246,872
2033	73 yrs and 6 months	71 yrs and 4 months	3,720	2,267	2,113	1,408	-217,282
2034	74 yrs and 6 months	72 yrs and 4 months	3,720	2,267	2,113	1,408	-187,693
2035	75 yrs and 6 months	73 yrs and 4 months	3,720	2,267	2,113	1,408	-158,103
2036	76 yrs and 6 months	74 yrs and 4 months	3,720	2,267	2,113	1,408	-128,514
2037	77 yrs and 6 months	75 yrs and 4 months	3,720	2,267	2,113	1,408	-98,924
2038	78 yrs and 6 months	76 yrs and 4 months	3,720	2,267	2,113	1,408	-69,335
2039	79 yrs and 6 months	77 yrs and 4 months	3,720	2,267	2,113	1,408	-39,745
2040	80 yrs and 6 months	78 yrs and 4 months	3,720	2,267	2,113	1,408	-10,155
2041	81 yrs and 6 months	79 yrs and 4 months	3,720	2,267	2,113	1,408	19,434
2042	82 yrs and 6 months	80 yrs and 4 months	3,720	2,267	2,113	1,408	49,024
2043	83 yrs and 6 months	81 yrs and 4 months	3,720	2,267	2,113	1,408	78,613
2044	84 yrs and 6 months	82 yrs and 4 months	3,720	2,267	2,113	1,408	108,203
2045	85 yrs and 6 months	83 yrs and 4 months	3,720	3,720	2,113	2,475	132,909
2046	86 yrs and 6 months	84 yrs and 4 months		3,720		2,475	147,849
2047	87 yrs and 6 months	85 yrs and 4 months		3,720		2,475	162,789
2048	88 yrs and 6 months	86 yrs and 4 months		3,720		2,475	177,729
2049	89 yrs and 6 months	87 yrs and 4 months		3,720		2,475	192,669
2050	90 yrs and 6 months	88 yrs and 4 months		3,720		2,475	207,609
2051	91 yrs and 6 months	89 yrs and 4 months		3,720		2,475	222,549
2052	92 yrs and 6 months	90 yrs and 4 months		3,720		2,475	237,489
2053	93 yrs and 6 months	91 yrs and 4 months		3,720		2,475	252,429
2054	94 yrs and 6 months	92 yrs and 4 months		3,720		2,475	267,369
2055	95 yrs and 6 months	93 yrs and 4 months		3,720		2,475	282,309
2056	96 yrs and 6 months	94 yrs and 4 months		3,720		2,475	297,249
2057	97 yrs and 3 months	95 yrs and 1 months		3,720		2,475	307,209



Primary Strategy becomes better than Early Strategy at ages 81 yrs and 6 months and 79 yrs and 4 months.

