



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

Year	Client Age (at end of year)	Spouse Age (at end of year)	Early		Primary		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	2,155				36,419
2024	64 yrs and 6 months	62 yrs and 4 months	2,198	1,408			67,017
2025	65 yrs and 6 months	63 yrs and 4 months	2,242	1,437			111,156
2026	66 yrs and 6 months	64 yrs and 4 months	2,287	1,465			156,176
2027	67 yrs and 6 months	65 yrs and 4 months	2,332	1,495			202,097
2028	68 yrs and 6 months	66 yrs and 4 months	2,379	1,524			248,934
2029	69 yrs and 6 months	67 yrs and 4 months	2,426	1,555			296,708
2030	70 yrs and 6 months	68 yrs and 4 months	2,475	1,586	4,358		319,287
2031	71 yrs and 6 months	69 yrs and 4 months	2,524	1,618	4,445		315,647
2032	72 yrs and 6 months	70 yrs and 4 months	2,575	1,650	4,534	2,843	289,378
2033	73 yrs and 6 months	71 yrs and 4 months	2,626	1,683	4,625	2,900	250,794
2034	74 yrs and 6 months	72 yrs and 4 months	2,679	1,716	4,717	2,958	211,441
2035	75 yrs and 6 months	73 yrs and 4 months	2,732	1,751	4,811	3,017	171,301
2036	76 yrs and 6 months	74 yrs and 4 months	2,787	1,786	4,908	3,077	130,359
2037	77 yrs and 6 months	75 yrs and 4 months	2,843	1,821	5,006	3,138	88,596
2038	78 yrs and 6 months	76 yrs and 4 months	2,899	1,858	5,106	3,201	46,001
2039	79 yrs and 6 months	77 yrs and 4 months	2,957	1,895	5,208	3,265	2,555
2040	80 yrs and 6 months	78 yrs and 4 months	3,016	1,933	5,312	3,330	-41,760
2041	81 yrs and 6 months	79 yrs and 4 months	3,077	1,971	5,418	3,397	-86,960
2042	82 yrs and 6 months	80 yrs and 4 months	3,138	2,011	5,526	3,465	-133,063
2043	83 yrs and 6 months	81 yrs and 4 months	3,201	2,051	5,637	3,534	-180,087
2044	84 yrs and 6 months	82 yrs and 4 months	3,265	2,092	5,749	3,605	-228,051
2045	85 yrs and 6 months	83 yrs and 4 months	3,330	3,902	5,864	5,864	-268,518
2046	86 yrs and 6 months	84 yrs and 4 months		3,980		5,982	-292,541
2047	87 yrs and 6 months	85 yrs and 4 months		4,059		6,101	-317,044
2048	88 yrs and 6 months	86 yrs and 4 months		4,140		6,223	-342,036
2049	89 yrs and 6 months	87 yrs and 4 months		4,223		6,347	-367,529
2050	90 yrs and 6 months	88 yrs and 4 months		4,307		6,474	-393,531
2051	91 yrs and 6 months	89 yrs and 4 months		4,394		6,604	-420,052
2052	92 yrs and 6 months	90 yrs and 4 months		4,481		6,736	-447,105
2053	93 yrs and 6 months	91 yrs and 4 months		4,571		6,870	-474,697
2054	94 yrs and 6 months	92 yrs and 4 months		4,662		7,008	-502,842
2055	95 yrs and 6 months	93 yrs and 4 months		4,756		7,148	-531,548
2056	96 yrs and 6 months	94 yrs and 4 months		4,851		7,291	-560,830
2057	97 yrs and 3 months	95 yrs and 1 months		4,948		7,437	-580,741



Primary Strategy becomes better than Early Strategy at ages 80 yrs and 6 months and 78 yrs and 4 months.

