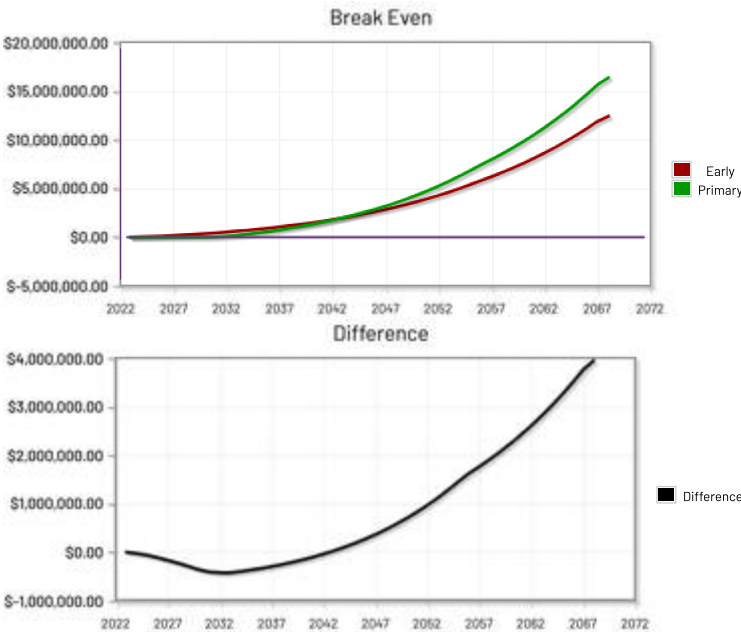




Client Name:	Client Birthdate:	Client Social Security PIA	Client Lifespan
John	Jul 1, 1960	\$3,000	85
Spouse Name:	Spouse Birthdate:	Spouse Social Security PIA	Spouse Lifespan
Jody	Aug 7, 1962	\$2,000	95

Below you can compare the future values of cumulative benefits at the end of each calendar year from two claiming strategies assuming the benefits are reinvested at the Rate of Return you select. Although you may select the Rate of Return, financial theory states that it should be the return investors could attain on similar-risk securities. We suggest using the 12-year Treasury yield as a def... more



The table below lists future value of cumulative benefits for the two strategies being compared above with the specified Rate of Return applied to each.

Year	Client Age	Spouse Age	Strategy 1: Early	Strategy 2: Primary	Difference
2022	62	60	\$10,649	\$0	\$-10,649
2023	63	61	\$38,144	\$0	\$-38,144
2024	64	62	\$72,334	\$0	\$-72,334
2025	65	63	\$123,087	\$0	\$-123,087
2026	66	64	\$178,263	\$0	\$-178,263
2027	67	65	\$238,157	\$0	\$-238,157
2028	68	66	\$303,083	\$0	\$-303,083
2029	69	67	\$373,377	\$0	\$-373,377
2030	70	68	\$449,389	\$30,855	\$-418,534
2031	71	69	\$531,495	\$97,369	\$-434,126
2032	72	70	\$620,090	\$183,464	\$-436,626
2033	73	71	\$715,596	\$306,221	\$-409,374
2034	74	72	\$818,456	\$439,660	\$-378,797
2035	75	73	\$929,142	\$584,493	\$-344,649
2036	76	74	\$1,048,153	\$741,481	\$-306,672
2037	77	75	\$1,176,015	\$911,426	\$-264,588

2038	78	76	\$1,313,286	\$1,095,182	\$-218,104
2039	79	77	\$1,460,559	\$1,293,653	\$-166,907
2040	80	78	\$1,618,461	\$1,507,795	\$-110,666
2041	81	79	\$1,787,652	\$1,738,621	\$-49,031
2042	82	80	\$1,968,832	\$1,987,204	\$18,372
2043	83	81	\$2,162,742	\$2,254,682	\$91,940
2044	84	82	\$2,370,167	\$2,542,256	\$172,089
2045	85	83	\$2,591,933	\$2,851,202	\$259,269
2046	86	84	\$2,828,916	\$3,182,865	\$353,949
2047	87	85	\$3,082,043	\$3,538,675	\$456,632
2048	88	86	\$3,352,294	\$3,920,142	\$567,848
2049	89	87	\$3,640,703	\$4,328,864	\$688,161
2050	90	88	\$3,948,365	\$4,766,529	\$818,163
2051	91	89	\$4,276,435	\$5,234,927	\$958,492
2052	92	90	\$4,626,134	\$5,735,947	\$1,109,813
2053	93	91	\$4,998,752	\$6,271,587	\$1,272,834
2054	94	92	\$5,395,653	\$6,843,961	\$1,448,309
2055	95	93	\$5,804,485	\$7,421,649	\$1,617,164
2056	96	94	\$6,209,925	\$7,965,906	\$1,755,981
2057	97	95	\$6,640,246	\$8,544,302	\$1,904,056
2058	98	96	\$7,096,874	\$9,158,819	\$2,061,946
2059	99	97	\$7,581,318	\$9,811,554	\$2,230,236
2060	100	98	\$8,095,169	\$10,504,718	\$2,409,549
2061	101	99	\$8,640,102	\$11,240,642	\$2,600,540
2062	102	100	\$9,217,889	\$12,021,789	\$2,803,900
2063	103	101	\$9,830,395	\$12,850,757	\$3,020,362
2064	104	102	\$10,479,590	\$13,730,287	\$3,250,697
2065	105	103	\$11,167,552	\$14,663,272	\$3,495,720
2066	106	104	\$11,896,472	\$15,652,766	\$3,756,294
2067	107	105	\$12,407,066	\$16,346,543	\$3,939,478