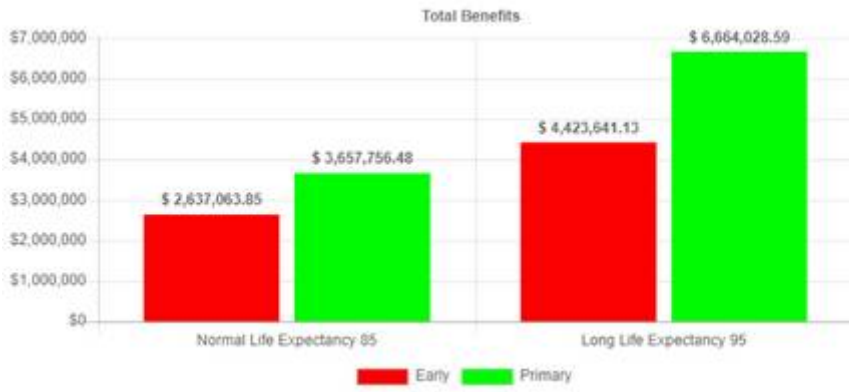




Client Name: <b>John</b>	Client Birthdate: <b>Jul 1, 1960</b>	Client Social Security PIA <b>\$3,000</b>	Client Lifespan <b>85</b>
Spouse Name: <b>Jody</b>	Spouse Birthdate: <b>Aug 7, 1962</b>	Spouse Social Security PIA <b>\$2,000</b>	Spouse Lifespan <b>95</b>

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	2,197				36,927
2024	64 yrs and 6 months	62 yrs and 4 months	2,285	1,408			68,569
2025	65 yrs and 6 months	63 yrs and 4 months	2,376	1,465			114,659
2026	66 yrs and 6 months	64 yrs and 4 months	2,471	1,523			162,591
2027	67 yrs and 6 months	65 yrs and 4 months	2,570	1,584			212,439
2028	68 yrs and 6 months	66 yrs and 4 months	2,673	1,647			264,281
2029	69 yrs and 6 months	67 yrs and 4 months	2,780	1,713			318,195
2030	70 yrs and 6 months	68 yrs and 4 months	2,891	1,782	5,090		343,723
2031	71 yrs and 6 months	69 yrs and 4 months	3,006	1,853	5,294		338,507
2032	72 yrs and 6 months	70 yrs and 4 months	3,127	1,927	5,506	3,394	319,507
2033	73 yrs and 6 months	71 yrs and 4 months	3,252	2,004	5,726	3,529	271,514
2034	74 yrs and 6 months	72 yrs and 4 months	3,382	2,084	5,955	3,670	221,601
2035	75 yrs and 6 months	73 yrs and 4 months	3,517	2,168	6,193	3,817	169,693
2036	76 yrs and 6 months	74 yrs and 4 months	3,658	2,254	6,441	3,970	115,710
2037	77 yrs and 6 months	75 yrs and 4 months	3,804	2,345	6,698	4,129	59,568
2038	78 yrs and 6 months	76 yrs and 4 months	3,956	2,438	6,966	4,294	1,181
2039	79 yrs and 6 months	77 yrs and 4 months	4,114	2,536	7,245	4,465	-59,543
2040	80 yrs and 6 months	78 yrs and 4 months	4,279	2,637	7,534	4,644	-122,694
2041	81 yrs and 6 months	79 yrs and 4 months	4,450	2,743	7,836	4,830	-188,371
2042	82 yrs and 6 months	80 yrs and 4 months	4,628	2,852	8,149	5,023	-256,674
2043	83 yrs and 6 months	81 yrs and 4 months	4,813	2,966	8,475	5,224	-327,710
2044	84 yrs and 6 months	82 yrs and 4 months	5,005	3,085	8,814	5,433	-401,584
2045	85 yrs and 6 months	83 yrs and 4 months	5,205	6,099	9,166	9,166	-465,075
2046	86 yrs and 6 months	84 yrs and 4 months		6,343		9,533	-503,360
2047	87 yrs and 6 months	85 yrs and 4 months		6,596		9,914	-543,176
2048	88 yrs and 6 months	86 yrs and 4 months		6,860		10,311	-584,585
2049	89 yrs and 6 months	87 yrs and 4 months		7,134		10,723	-627,651
2050	90 yrs and 6 months	88 yrs and 4 months		7,420		11,152	-672,439
2051	91 yrs and 6 months	89 yrs and 4 months		7,717		11,598	-719,019
2052	92 yrs and 6 months	90 yrs and 4 months		8,025		12,062	-767,463
2053	93 yrs and 6 months	91 yrs and 4 months		8,346		12,545	-817,844
2054	94 yrs and 6 months	92 yrs and 4 months		8,680		13,046	-870,239
2055	95 yrs and 6 months	93 yrs and 4 months		9,027		13,568	-924,730
2056	96 yrs and 6 months	94 yrs and 4 months		9,388		14,111	-981,401
2057	97 yrs and 3 months	95 yrs and 1 months		9,764		14,675	-1,020,693



Primary Strategy becomes better than Early Strategy at ages 79 yrs and 6 months and 77 yrs and 4 months.

