

## Mom & Dad were born in 1927 his PIA (check @ 65 was \$950) he claimed at 62

Dad died in September 2014 - Mom died June 2024 (35 Years of Monthly Checks)

COLA	Claiming at 62 (Actual)					Waiting until 65 (Full Retirement Age)				Delaying until 70		
	Mo. @ 62	Annual	Spousal Ck	Annual		Mo. @ 65	Annual	Spousal	Annual	Mo. @ 70	Annual	Spousal
2024	3.2	1965	9825			2525	12625			3147	15735	
2023	8.7	1807	21684			2447	29364			3049	36588	
2022	5.9	1706	20472			2251	27012			2805	33660	
2021	1.3	1684	20208			2125	25500			2649	31788	
2020	1.6	1657	19884			2098	25176			2615	31380	
2019	2.8	1612	19344			2065	24780			2574	30888	
2018	2	1581	18972			2009	24108			2054	24648	
2017	0.3	1576	18912			1969	23628			2496	29952	
2016	0	1576	18912			1964	23568			2496	29952	
2015	1.7	1549	18588			1964	23568			2454	29448	
2014	1.5	1526	18312	697	6104	1931	23172	965	7723	2413	28956	965
2013	1.7	1501	18012	687	8244	1902	22824	951	11412	2378	28536	951
2012	3.6	1449	17388	675	8100	1870	22440	935	11220	2338	28056	935
2011	0	1449	17388	652	7824	1805	21660	903	10836	2257	27084	903
2010	0	1449	17388	652	7824	1805	21660	903	10836	2257	27084	903
2009	5.8	1370	16440	652	7824	1805	21660	903	10836	2257	27084	903
2008	2.3	1339	16068	616	7392	1706	20472	853	10236	2133	25596	853
2007	3.3	1296	15552	602	7224	1668	20016	834	10008	2085	25020	834
2006	4.1	1245	14940	583	6996	1615	19380	807	9684	2018	24216	807
2005	2.7	1212	14544	560	6720	1551	18612	776	9312	1939	23268	776
2004	2.1	1187	14244	545	6540	1510	18120	755	9060	1888	22656	755
2003	1.4	1171	14052	534	6408	1479	17748	740	8880	1849	22188	740
2002	2.6	1141	13692	527	6324	1459	17508	729	8748	1824	21888	729
2001	3.5	1102	13224	513	6156	1442	17304	711	8532	1778	21336	711
2000	2.5	1071	12852	496	5952	1374	16488	687	8244	1717	20604	687

1999	1.3	1057	12684	484	5808	1340	16080	671	8052	1675	20100	671
1998	2.1	1036	12432	478	5736	1323	15876	661	7932	1654	19848	661
1997	2.9	1007	12084	468	5616	1296	15552	648	7776	1620	11340	648
1996	2.6	981	11772	455	5460	1259	15108	630	7560			630
1995	2.8	954	11448	443	5316	1227	14724	614	7368			614
1994	2.6	930	11160	431	5172	1194	14328	597	7164			597
1993	3	903	10836	420	5040	1164	13968	581	6972			581
1992	3.7	871	10452	408	4896	1130	7910	565	3955			565
1991	5.4	826	9912	393	4716							
1990	4.7	789	9468	372	4464							
1989	4	759	5313	356	2492							
Individual Totals			538458		154244		651939		202346		718899	
<b>Total</b>					<b>692702</b>				<b>854285</b>			
<b>Difference</b>									<b>\$161,583</b>			
<b>% Difference</b>									<b>23%</b>			

Annual

7723  
11412  
11220  
10836  
10836  
10836  
10236  
10008  
9684  
9312  
9060  
8880  
8748  
8532  
8244

8052  
7932  
7776  
7560  
7368  
7164  
6972  
3955

202346

**921245**

**\$228,543**

**33%**