

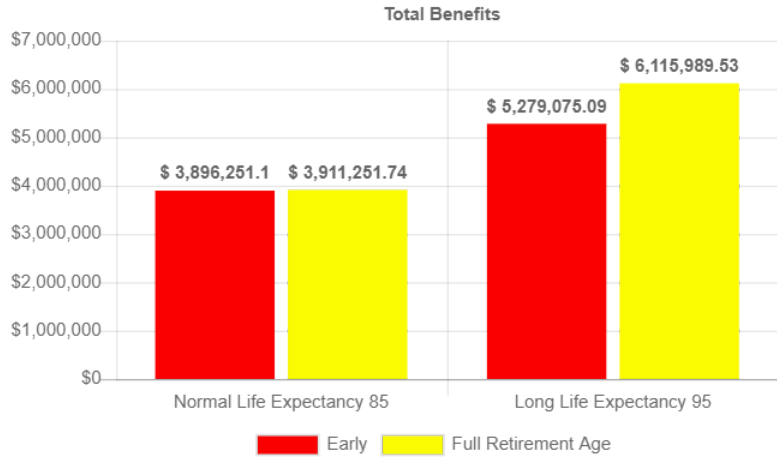


Client Name:
Gordon
 Client Birthdate:
Dec 27, 1962
 Client Social Security PIA
\$3,700
 Client Lifespan
85

Spouse Name:
Daphne
 Spouse Birthdate:
Nov 29, 1984
 Spouse Social Security PIA
\$1,576
 Spouse Lifespan
95

Year	Client Age (at end of year)	Spouse Age (at end of year)	Early		Full Retirement Age		Difference
			Client	Spouse	Client	Spouse	
2024	62 yrs	40 yrs and 1 months					
2025	63 yrs	41 yrs and 1 months	2,658				60,378
2026	64 yrs	42 yrs and 1 months	2,711				127,459
2027	65 yrs	43 yrs and 1 months	2,765				195,856
2028	66 yrs	44 yrs and 1 months	2,820				265,621
2029	67 yrs	45 yrs and 1 months	2,876	766			336,797
2030	68 yrs	46 yrs and 1 months	2,934	782	4,166	782	322,030
2031	69 yrs	47 yrs and 1 months	2,992	1,594	4,250	1,594	306,967
2032	70 yrs	48 yrs and 1 months	3,052	1,626	4,335	1,626	291,603
2033	71 yrs	49 yrs and 1 months	3,113		4,421		275,933
2034	72 yrs	50 yrs and 1 months	3,176		4,510		259,950
2035	73 yrs	51 yrs and 1 months	3,239		4,600		243,647
2036	74 yrs	52 yrs and 1 months	3,304		4,692		227,018
2037	75 yrs	53 yrs and 1 months	3,370		4,785		210,057
2038	76 yrs	54 yrs and 1 months	3,437		4,881		192,758
2039	77 yrs	55 yrs and 1 months	3,506		4,979		175,112
2040	78 yrs	56 yrs and 1 months	3,576		5,078		157,112
2041	79 yrs	57 yrs and 1 months	3,647		5,180		138,754
2042	80 yrs	58 yrs and 1 months	3,720		5,283		120,028
2043	81 yrs	59 yrs and 1 months	3,795		5,389		100,929
2044	82 yrs	60 yrs and 1 months	3,870		5,497		81,448
2045	83 yrs	61 yrs and 1 months	3,948		5,606		61,577
2046	84 yrs	62 yrs and 1 months	4,027		5,719		41,309
2047	85 yrs	63 yrs and 1 months	4,107	1,988	5,833		44,453

Year	Client Age (at end of year)	Spouse Age (at end of year)	Early		Full Retirement Age		Difference
			Client	Spouse	Client	Spouse	
2048	86 yrs	64 yrs and 1 months		4,908		5,021	43,104
2049	87 yrs	65 yrs and 1 months		5,006		5,121	41,728
2050	88 yrs	66 yrs and 1 months		5,106		5,224	40,325
2051	89 yrs	67 yrs and 1 months		5,208		5,328	38,893
2052	90 yrs	68 yrs and 1 months		5,313		5,434	37,433
2053	91 yrs	69 yrs and 1 months		5,419		5,543	35,944
2054	92 yrs	70 yrs and 1 months		5,527		5,654	34,425
2055	93 yrs	71 yrs and 1 months		5,638		5,767	32,874
2056	94 yrs	72 yrs and 1 months		5,750		5,882	31,294
2057	95 yrs	73 yrs and 1 months		5,865		6,000	29,682
2058	96 yrs	74 yrs and 1 months		5,982		6,120	28,037
2059	97 yrs	75 yrs and 1 months		6,102		6,242	26,359
2060	98 yrs	76 yrs and 1 months		6,224		6,367	24,649
2061	99 yrs	77 yrs and 1 months		6,349		6,494	22,904
2062	100 yrs	78 yrs and 1 months		6,476		6,624	21,125
2063	101 yrs	79 yrs and 1 months		6,605		6,756	19,310
2064	102 yrs	80 yrs and 1 months		6,737		6,892	17,458
2065	103 yrs	81 yrs and 1 months		6,872		7,029	15,569
2066	104 yrs	82 yrs and 1 months		7,009		7,170	13,642
2067	105 yrs	83 yrs and 1 months		7,149		7,313	11,677
2068	106 yrs	84 yrs and 1 months		7,292		7,460	9,672
2069	107 yrs	85 yrs and 1 months		7,438		7,609	7,628
2070	108 yrs	86 yrs and 1 months		7,587		7,761	5,543
2071	109 yrs	87 yrs and 1 months		7,739		7,916	3,416
2072	110 yrs	88 yrs and 1 months		7,893		8,074	1,246
2073	111 yrs	89 yrs and 1 months		8,051		8,236	-967
2074	112 yrs	90 yrs and 1 months		8,212		8,400	-3,225
2075	113 yrs	91 yrs and 1 months		8,376		8,568	-5,527
2076	114 yrs	92 yrs and 1 months		8,544		8,740	-7,877
2077	115 yrs	93 yrs and 1 months		8,715		8,915	-10,273
2078	116 yrs	94 yrs and 1 months		8,889		9,093	-12,717
2079	117 yrs	95 yrs and 1 months		9,067		9,275	-15,001



Full Retirement Age Strategy becomes better than Early Strategy at ages 111 yrs and 89 yrs and 1 months.

