

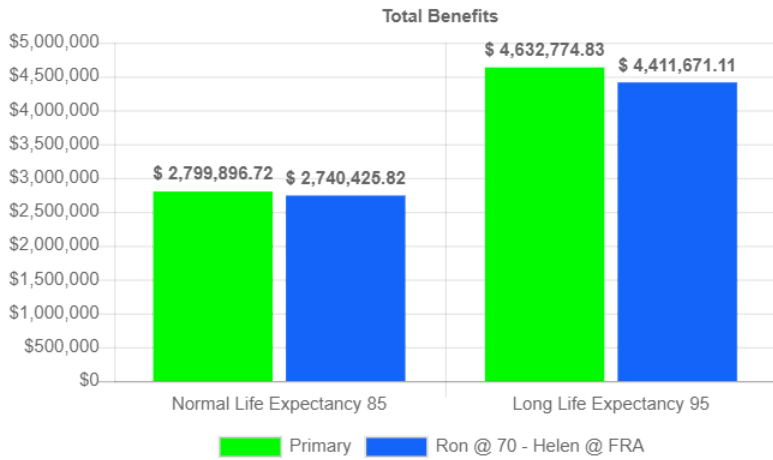


Client Name:
Ron
 Client Birthdate:
Mar 13, 1958
 Client Social Security PIA
\$3,599
 Client Lifespan
85

Spouse Name:
Helen
 Spouse Birthdate:
Feb 26, 1958
 Spouse Social Security PIA
\$3,157
 Spouse Lifespan
95

Year	Client Age (at end of year)	Spouse Age (at end of year)	Primary		Ron @ 70 - Helen @ FRA		Difference
			Client	Spouse	Client	Spouse	
2024	66 yrs and 9 months	66 yrs and 10 months				3,157	-6,314
2025	67 yrs and 9 months	67 yrs and 10 months				3,220	-44,892
2026	68 yrs and 9 months	68 yrs and 10 months				3,285	-84,242
2027	69 yrs and 9 months	69 yrs and 10 months				3,350	-124,377
2028	70 yrs and 9 months	70 yrs and 10 months	4,934	4,328	4,934	3,417	-122,032
2029	71 yrs and 9 months	71 yrs and 10 months	5,033	4,415	5,033	3,485	-110,898
2030	72 yrs and 9 months	72 yrs and 10 months	5,133	4,503	5,133	3,555	-99,540
2031	73 yrs and 9 months	73 yrs and 10 months	5,236	4,593	5,236	3,626	-87,957
2032	74 yrs and 9 months	74 yrs and 10 months	5,341	4,685	5,341	3,699	-76,140
2033	75 yrs and 9 months	75 yrs and 10 months	5,447	4,779	5,447	3,773	-64,088
2034	76 yrs and 9 months	76 yrs and 10 months	5,556	4,874	5,556	3,848	-51,795
2035	77 yrs and 9 months	77 yrs and 10 months	5,667	4,972	5,667	3,925	-39,256
2036	78 yrs and 9 months	78 yrs and 10 months	5,781	5,071	5,781	4,003	-26,467
2037	79 yrs and 9 months	79 yrs and 10 months	5,896	5,172	5,896	4,083	-13,423
2038	80 yrs and 9 months	80 yrs and 10 months	6,014	5,276	6,014	4,165	-117
2039	81 yrs and 9 months	81 yrs and 10 months	6,134	5,381	6,134	4,248	13,454
2040	82 yrs and 9 months	82 yrs and 10 months	6,257	5,488	6,257	4,333	27,296
2041	83 yrs and 9 months	83 yrs and 10 months	6,382	5,598	6,382	4,420	41,415
2042	84 yrs and 9 months	84 yrs and 10 months	6,509	5,710	6,509	4,508	55,817
2043	85 yrs and 9 months	85 yrs and 10 months	6,639	6,639	6,639	6,639	59,471
2044	86 yrs and 9 months	86 yrs and 10 months		6,772		6,772	59,471
2045	87 yrs and 9 months	87 yrs and 10 months		6,908		6,908	59,471
2046	88 yrs and 9 months	88 yrs and 10 months		7,046		7,046	59,471
2047	89 yrs and 9 months	89 yrs and 10 months		7,187		7,187	59,471

Year	Client Age (at end of year)	Spouse Age (at end of year)	Primary		Ron @ 70 - Helen @ FRA		Difference
			Client	Spouse	Client	Spouse	
2048	90 yrs and 9 months	90 yrs and 10 months		7,330		7,330	59,471
2049	91 yrs and 9 months	91 yrs and 10 months		7,477		7,477	59,471
2050	92 yrs and 9 months	92 yrs and 10 months		7,626		7,626	59,471
2051	93 yrs and 9 months	93 yrs and 10 months		7,779		7,779	59,471
2052	94 yrs and 9 months	94 yrs and 10 months		7,934		7,934	59,471
2053	95 yrs	95 yrs and 1 months		8,093		8,093	59,471



Primary Strategy becomes better than Ron @ 70 - Helen @ FRA Strategy at ages 81 yrs and 9 months and 81 yrs and 10 months.

