



Client Name:

Jim

Client Birthdate:

Apr 10, 1958

Client Social Security PIA

\$3,278

Client Lifespan

88

Spouse Name:

Debbie

Spouse Birthdate:

Apr 10, 1953

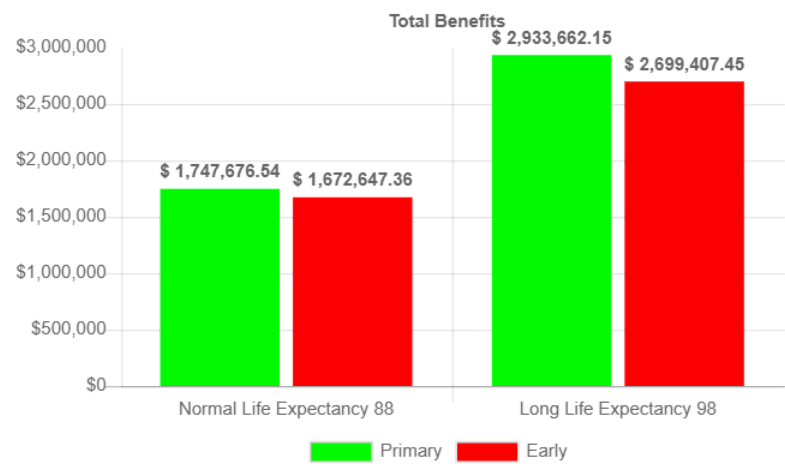
Spouse Social Security PIA

\$474

Spouse Lifespan

95

Year	Client Age (at end of year)	Spouse Age (at end of year)	Primary		Early		Difference
			Client	Spouse	Client	Spouse	
2025	67 yrs and 8 months	72 yrs and 8 months		442	3,300	1,607	-31,257
2026	68 yrs and 8 months	73 yrs and 8 months		451	3,455	1,640	-86,803
2027	69 yrs and 8 months	74 yrs and 8 months		460	3,524	1,672	-143,548
2028	70 yrs and 8 months	75 yrs and 8 months	4,406	1,706	3,594	1,706	-156,285
2029	71 yrs and 8 months	76 yrs and 8 months	4,494	1,740	3,666	1,740	-146,367
2030	72 yrs and 8 months	77 yrs and 8 months	4,584	1,775	3,740	1,775	-136,250
2031	73 yrs and 8 months	78 yrs and 8 months	4,676	1,810	3,814	1,810	-125,932
2032	74 yrs and 8 months	79 yrs and 8 months	4,769	1,846	3,891	1,846	-115,407
2033	75 yrs and 8 months	80 yrs and 8 months	4,864	1,883	3,968	1,883	-104,672
2034	76 yrs and 8 months	81 yrs and 8 months	4,962	1,921	4,048	1,921	-93,722
2035	77 yrs and 8 months	82 yrs and 8 months	5,061	1,959	4,129	1,959	-82,553
2036	78 yrs and 8 months	83 yrs and 8 months	5,162	1,998	4,211	1,998	-71,161
2037	79 yrs and 8 months	84 yrs and 8 months	5,265	2,038	4,295	2,038	-59,541
2038	80 yrs and 8 months	85 yrs and 8 months	5,371	2,079	4,381	2,079	-47,689
2039	81 yrs and 8 months	86 yrs and 8 months	5,478	2,121	4,469	2,121	-35,599
2040	82 yrs and 8 months	87 yrs and 8 months	5,587	2,163	4,558	2,163	-23,269
2041	83 yrs and 8 months	88 yrs and 8 months	5,699	2,206	4,649	2,206	-10,692
2042	84 yrs and 8 months	89 yrs and 8 months	5,813	2,250	4,742	2,250	2,137
2043	85 yrs and 8 months	90 yrs and 8 months	5,929	2,295	4,837	2,295	15,222
2044	86 yrs and 8 months	91 yrs and 8 months	6,048	2,341	4,934	2,341	28,568
2045	87 yrs and 8 months	92 yrs and 8 months	6,168	2,388	5,032	2,388	42,181
2046	88 yrs and 8 months	93 yrs and 8 months	6,292	6,292	5,133	5,133	56,066
2047	89 yrs and 8 months	94 yrs and 8 months		6,417		5,235	70,230
2048	90 yrs and 1 months	95 yrs and 1 months		6,546		5,340	75,029



Primary Strategy becomes better than Early Strategy at ages 84 yrs and 8 months and 89 yrs and 8 months.

