

# **MAXIMIZE** *my* **SOCIAL SECURITY**

Social Security Analysis Prepared For

**SAMPLE - Married Family**

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## Disclaimer

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## Your Plan Overview (Tim dies at 100, Susan dies at 100)

### Maximized Lifetime Benefits:

**\$2,283,327**

What-If Lifetime Benefits:

\$2,115,916

 **\$167,411**

Lifetime benefits increase by using **Maximized Filing Dates**

### What-If Filing Dates Summary

Name	Retirement	Spousal	Survivor
Tim:	Dec 2023 (67)	N/A	N/A
Susan:	Dec 2026 (70)	Dec 2026 (70)	N/A

### Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor
Tim:	Feb 2026 (70)	N/A	N/A
Susan:	Dec 2023 (67)	Feb 2026 (70)	N/A

### Longevity and Earnings Dates

Name	Maximum Age	Last Year With Earnings
Tim:	100 (in year 2056)	2025 (year turning 69)
Susan:	100 (in year 2056)	2025 (year turning 69)

## Scenario 1 Overview (Tim dies at 90, Susan dies at 90)

### Maximized Lifetime Benefits:

**\$1,552,960**

What-If Lifetime Benefits:

\$1,456,141

 **\$96,819**

Lifetime benefits increase by using **Maximized Filing Dates**

### What-If Filing Dates Summary

Name	Retirement	Spousal	Survivor
Tim:	Dec 2023 (67)	N/A	N/A
Susan:	Dec 2026 (70)	Dec 2026 (70)	N/A

### Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor
Tim:	Feb 2026 (70)	N/A	N/A
Susan:	Dec 2023 (67)	Feb 2026 (70)	N/A

### Longevity and Earnings Dates

Name	Maximum Age	Last Year With Earnings
Tim:	90 (in year 2046)	2025 (year turning 69)
Susan:	90 (in year 2046)	2025 (year turning 69)

## Scenario 2 Overview (Tim dies at 80, Susan dies at 80)

### Maximized Lifetime Benefits:

**\$857,457**

What-If Lifetime Benefits:

\$796,367

 **\$61,090**

Lifetime benefits increase by using **Maximized Filing Dates**

### What-If Filing Dates Summary

Name	Retirement	Spousal	Survivor
Tim:	Dec 2023 (67)	N/A	N/A
Susan:	Dec 2026 (70)	Dec 2026 (70)	N/A

### Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor
Tim:	Dec 2023 (67)	N/A	N/A
Susan:	Dec 2023 (67)	Dec 2023 (67)	N/A

### Longevity and Earnings Dates

Name	Maximum Age	Last Year With Earnings
Tim:	80 (in year 2036)	2025 (year turning 69)
Susan:	80 (in year 2036)	2025 (year turning 69)

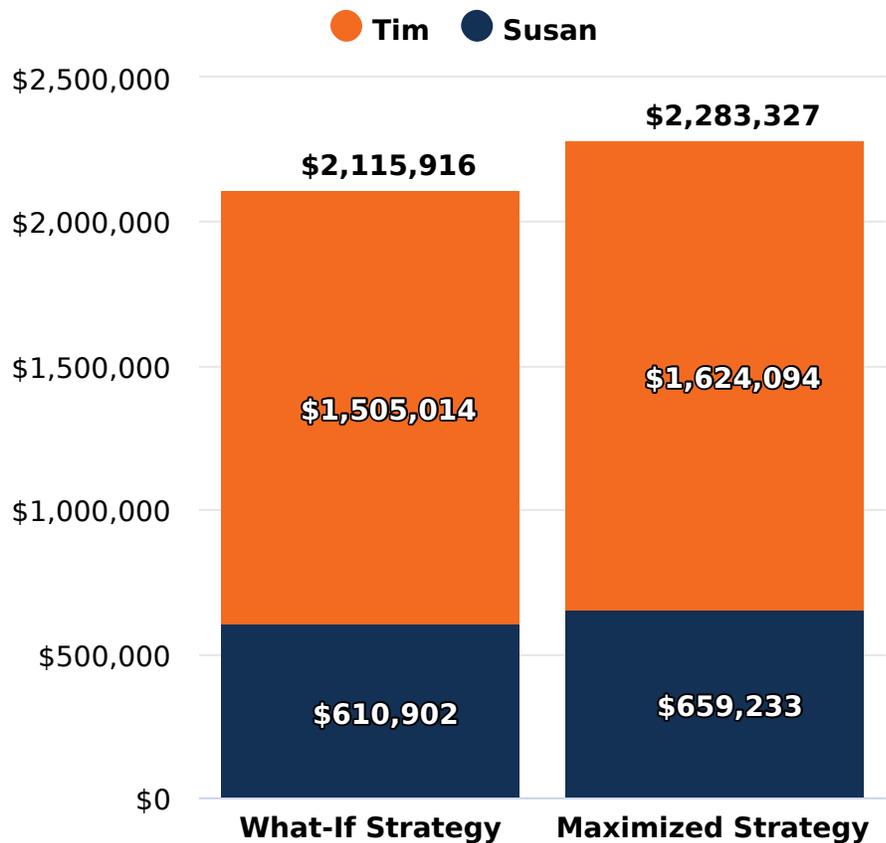
All amounts are in today's dollars. Lifetime benefits are calculated as the present value of all future benefits assuming you live through your maximum age of life. Discounting is non-actuarial and is based on the real rate of return implied by your assumed nominal rate of return and inflation rate.

## Your Plan Details (Tim dies at 100, Susan dies at 100)

We examined **2,933** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$167,411** over What-If Dates.

 **\$167,411**

Lifetime benefits increase by using  
**Maximized Filing Dates**



## Your Plan - Maximized Filing Dates

<b>Susan</b>	files for retirement benefits in Dec 2023, the year Susan turns 67	<b>Dec 2023</b>
<b>Tim</b>	files for retirement benefits in Feb 2026, the year Tim turns 70	<b>Feb 2026</b>
<b>Susan</b>	files for spousal benefits in Feb 2026, the year Susan turns 70	<b>Feb 2026</b>

## Your Plan - What-If Filing Dates

- Tim files for retirement benefits in Dec 2023, the year Tim turns 67
- Susan files for retirement benefits in Dec 2026, the year Susan turns 70
- Susan files for spousal benefits in Dec 2026, the year Susan turns 70

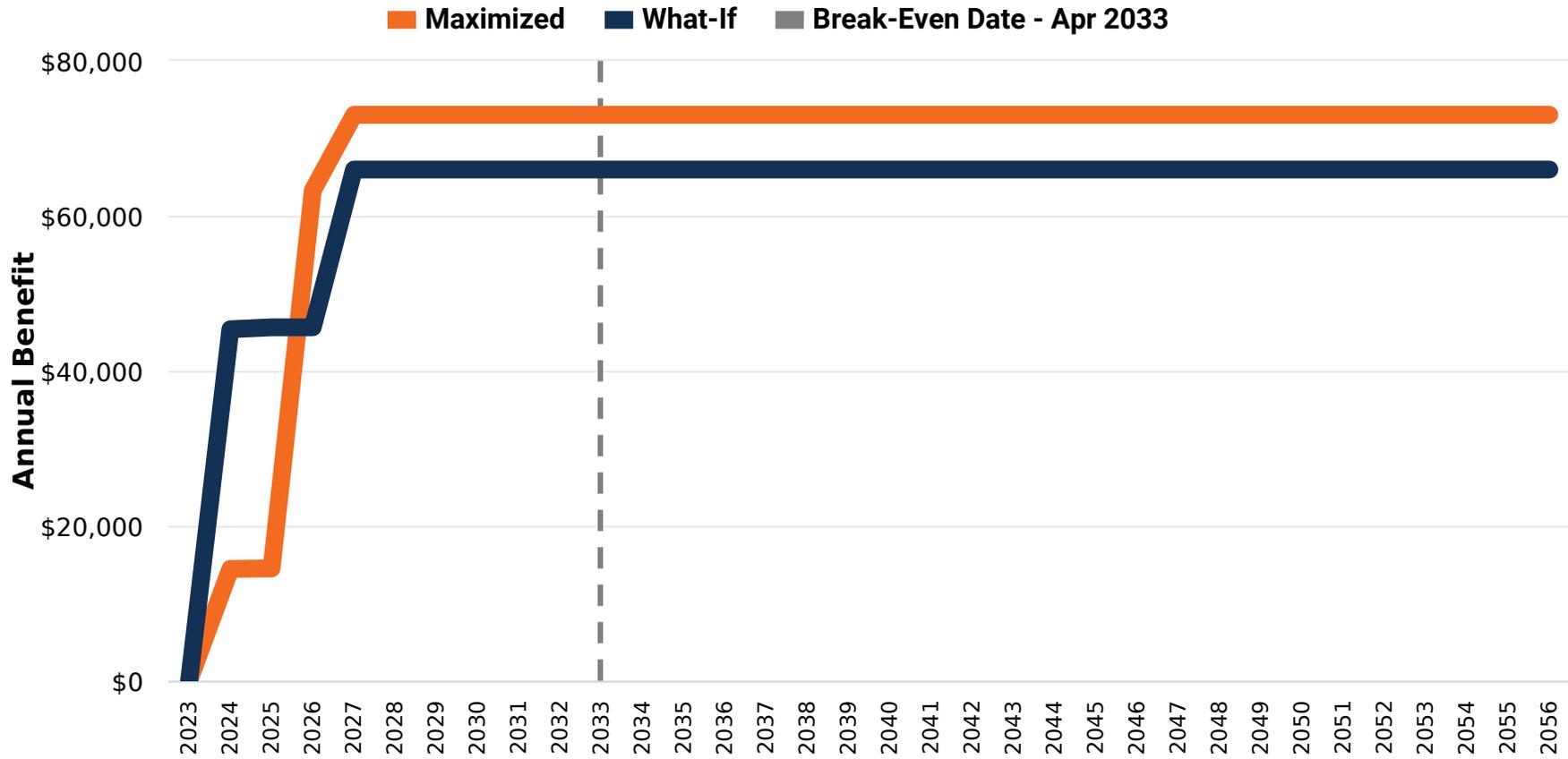
## What-If Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Dec 2023 (67)	N/A	N/A	\$1,505,014
Susan:	Dec 2026 (70)	Dec 2026 (70)	N/A	\$610,902
Total:				\$2,115,916

## Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Feb 2026 (70)	N/A	N/A	\$1,624,094
Susan:	Dec 2023 (67)	Feb 2026 (70)	N/A	\$659,233
Total:				\$2,283,327

## Your Plan - Household Annual Benefit Details



**Break-Even Date: Apr 2033 (Tim age 77, Susan age 77)**

Break-even date is when the total present value of benefits from the maximized strategy equals or exceeds the corresponding amount from the what-if strategy.

**Household Details - Your Plan Maximized Annual Benefits**

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$0	\$14,442	\$0	\$0	\$0	\$0	\$0	\$0	\$14,442
2025	69	69	\$0	\$14,503	\$0	\$0	\$0	\$0	\$0	\$0	\$14,503
2026	70	70	\$43,894	\$14,503	\$0	\$4,884	\$0	\$0	\$0	\$0	\$63,281
2027	71	71	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2028	72	72	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2029	73	73	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2030	74	74	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2031	75	75	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2032	76	76	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2033	77	77	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2034	78	78	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2035	79	79	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2036	80	80	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2037	81	81	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2038	82	82	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2039	83	83	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2040	84	84	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2041	85	85	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2042	86	86	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2043	87	87	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2044	88	88	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2045	89	89	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2046	90	90	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2047	91	91	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2048	92	92	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2049	93	93	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2050	94	94	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2051	95	95	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2052	96	96	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2053	97	97	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2054	98	98	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2055	99	99	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2056	100	100	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036

### Household Details - Your Plan What-If Annual Benefits

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,365
2025	69	69	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2026	70	70	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2027	71	71	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2028	72	72	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2029	73	73	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2030	74	74	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2031	75	75	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2032	76	76	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2033	77	77	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2034	78	78	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2035	79	79	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2036	80	80	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2037	81	81	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2038	82	82	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2039	83	83	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2040	84	84	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2041	85	85	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2042	86	86	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2043	87	87	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2044	88	88	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2045	89	89	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2046	90	90	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2047	91	91	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2048	92	92	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2049	93	93	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2050	94	94	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2051	95	95	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2052	96	96	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2053	97	97	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2054	98	98	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2055	99	99	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2056	100	100	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977

### Comparison of Your Plan What-If and Maximized Annual Household Benefits

Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$0	\$0	\$14,442	\$45,365	\$14,442
2025	69	69	\$45,614	\$0	\$0	\$14,503	\$45,614	\$14,503
2026	70	70	\$45,614	\$43,894	\$0	\$19,387	\$45,614	\$63,281
2027	71	71	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2028	72	72	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2029	73	73	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2030	74	74	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2031	75	75	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2032	76	76	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2033	77	77	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2034	78	78	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2035	79	79	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2036	80	80	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2037	81	81	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2038	82	82	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2039	83	83	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2040	84	84	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2041	85	85	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2042	86	86	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2043	87	87	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2044	88	88	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2045	89	89	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2046	90	90	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2047	91	91	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036

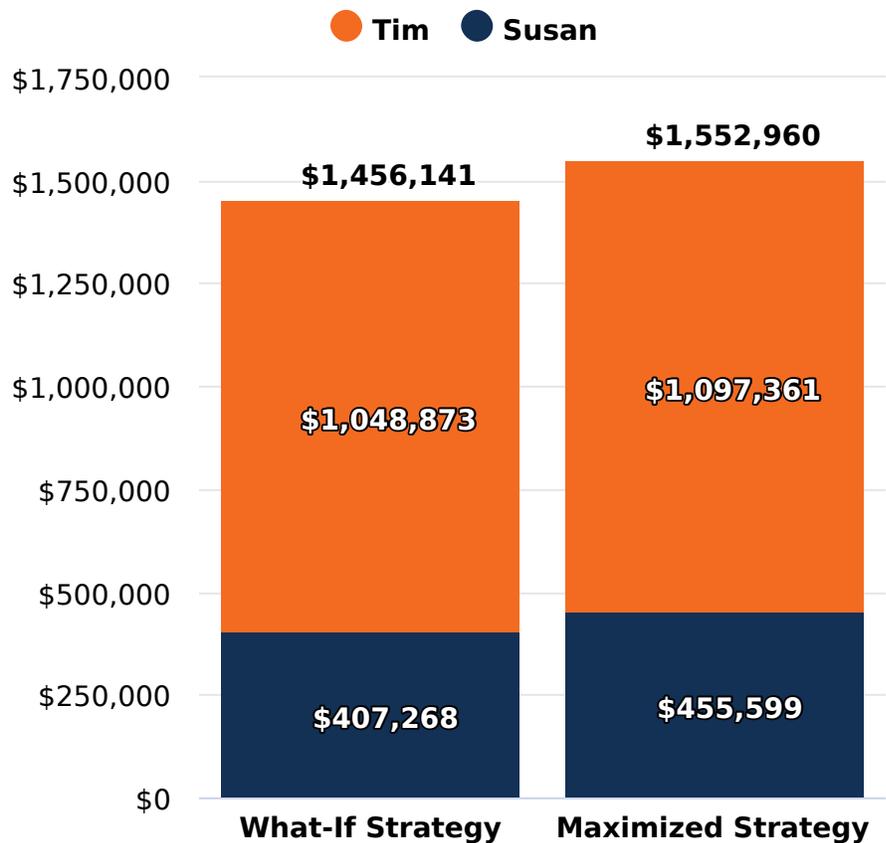
Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2048	92	92	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2049	93	93	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2050	94	94	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2051	95	95	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2052	96	96	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2053	97	97	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2054	98	98	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2055	99	99	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2056	100	100	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036

## Scenario 1 Details (Tim dies at 90, Susan dies at 90)

We examined **2,933** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$96,819** over What-If Dates.

 **\$96,819**

Lifetime benefits increase by using  
**Maximized Filing Dates**



## Scenario 1 - Maximized Filing Dates

<b>Susan</b>	files for retirement benefits in Dec 2023, the year Susan turns 67	<b>Dec 2023</b>
<b>Tim</b>	files for retirement benefits in Feb 2026, the year Tim turns 70	<b>Feb 2026</b>
<b>Susan</b>	files for spousal benefits in Feb 2026, the year Susan turns 70	<b>Feb 2026</b>

## Scenario 1 - What-If Filing Dates

- Tim files for retirement benefits in Dec 2023, the year Tim turns 67
- Susan files for retirement benefits in Dec 2026, the year Susan turns 70
- Susan files for spousal benefits in Dec 2026, the year Susan turns 70

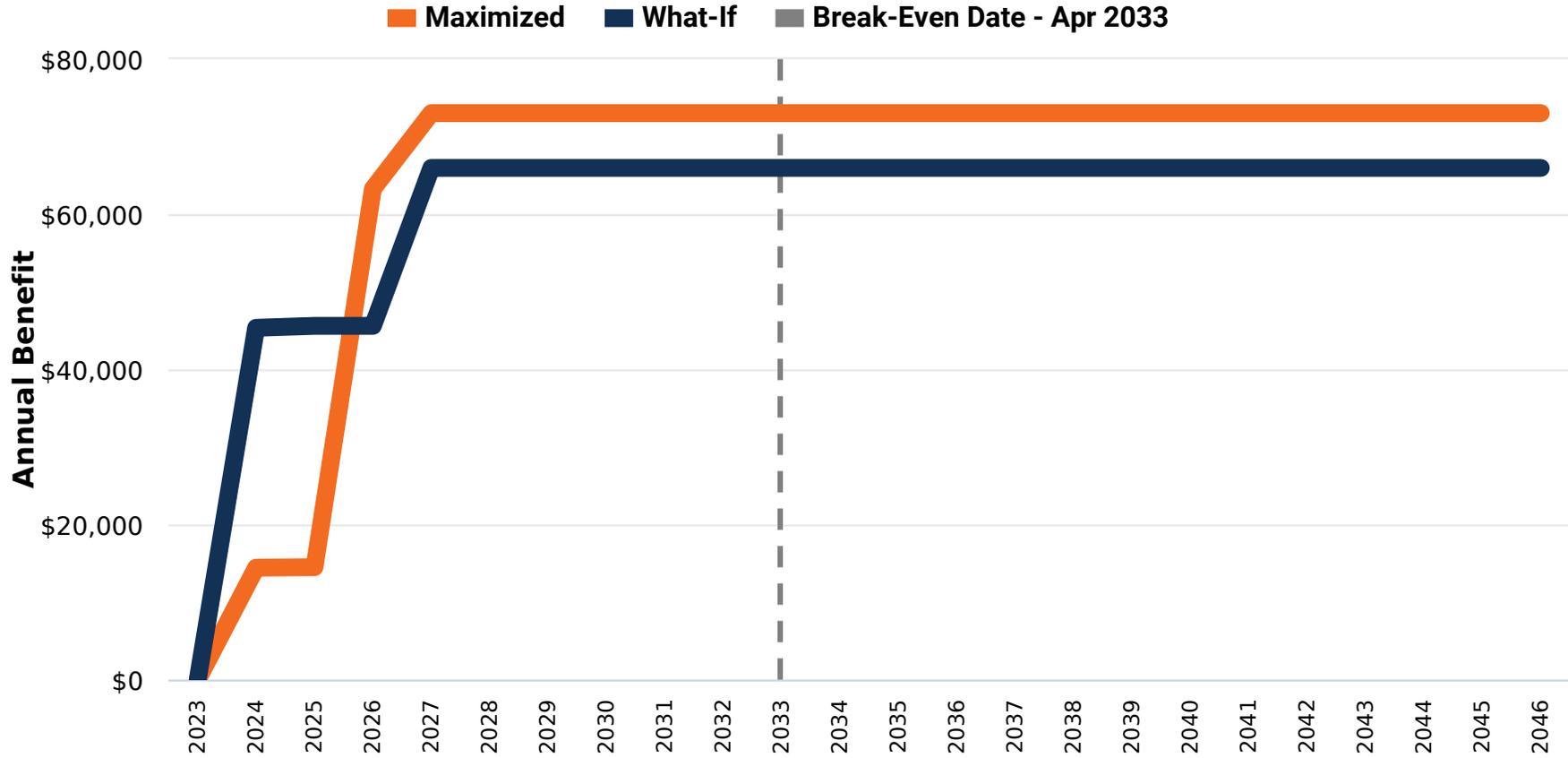
## What-If Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Dec 2023 (67)	N/A	N/A	\$1,048,873
Susan:	Dec 2026 (70)	Dec 2026 (70)	N/A	\$407,268
Total:				\$1,456,141

## Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Feb 2026 (70)	N/A	N/A	\$1,097,361
Susan:	Dec 2023 (67)	Feb 2026 (70)	N/A	\$455,599
Total:				\$1,552,960

**Scenario 1 - Household Annual Benefit Details**



**Break-Even Date: Apr 2033 (Tim age 77, Susan age 77)**

Break-even date is when the total present value of benefits from the maximized strategy equals or exceeds the corresponding amount from the what-if strategy.

**Household Details - Scenario 1 Maximized Annual Benefits**

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$0	\$14,442	\$0	\$0	\$0	\$0	\$0	\$0	\$14,442
2025	69	69	\$0	\$14,503	\$0	\$0	\$0	\$0	\$0	\$0	\$14,503
2026	70	70	\$43,894	\$14,503	\$0	\$4,884	\$0	\$0	\$0	\$0	\$63,281
2027	71	71	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2028	72	72	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2029	73	73	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2030	74	74	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2031	75	75	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2032	76	76	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2033	77	77	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2034	78	78	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2035	79	79	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2036	80	80	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2037	81	81	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2038	82	82	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2039	83	83	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2040	84	84	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2041	85	85	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2042	86	86	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2043	87	87	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2044	88	88	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2045	89	89	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2046	90	90	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036

### Household Details - Scenario 1 What-If Annual Benefits

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,365
2025	69	69	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2026	70	70	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2027	71	71	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2028	72	72	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2029	73	73	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2030	74	74	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2031	75	75	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2032	76	76	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2033	77	77	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2034	78	78	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2035	79	79	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2036	80	80	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2037	81	81	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2038	82	82	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2039	83	83	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2040	84	84	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2041	85	85	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2042	86	86	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2043	87	87	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2044	88	88	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2045	89	89	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2046	90	90	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977

### Comparison of Scenario 1 What-If and Maximized Annual Household Benefits

Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$0	\$0	\$14,442	\$45,365	\$14,442
2025	69	69	\$45,614	\$0	\$0	\$14,503	\$45,614	\$14,503
2026	70	70	\$45,614	\$43,894	\$0	\$19,387	\$45,614	\$63,281
2027	71	71	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2028	72	72	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2029	73	73	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2030	74	74	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2031	75	75	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2032	76	76	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2033	77	77	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2034	78	78	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2035	79	79	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2036	80	80	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2037	81	81	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2038	82	82	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2039	83	83	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036

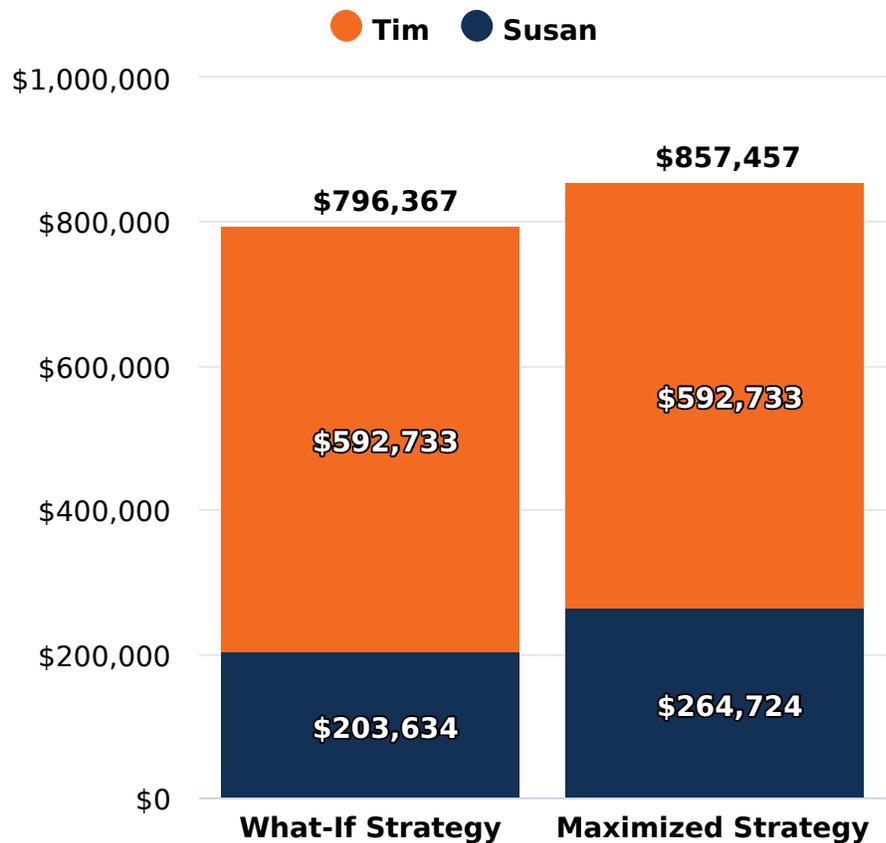
Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2040	84	84	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2041	85	85	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2042	86	86	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2043	87	87	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2044	88	88	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2045	89	89	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2046	90	90	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036

## Scenario 2 Details (Tim dies at 80, Susan dies at 80)

We examined **2,933** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$61,090** over What-If Dates.

 **\$61,090**

Lifetime benefits increase by using  
**Maximized Filing Dates**



## Scenario 2 - Maximized Filing Dates

<b>Tim</b>	files for retirement benefits in Dec 2023, the year Tim turns 67	<b>Dec 2023</b>
<b>Susan</b>	files for retirement benefits in Dec 2023, the year Susan turns 67	<b>Dec 2023</b>
<b>Susan</b>	files for spousal benefits in Dec 2023, the year Susan turns 67	<b>Dec 2023</b>

## Scenario 2 - What-If Filing Dates

- Tim files for retirement benefits in Dec 2023, the year Tim turns 67
- Susan files for retirement benefits in Dec 2026, the year Susan turns 70
- Susan files for spousal benefits in Dec 2026, the year Susan turns 70

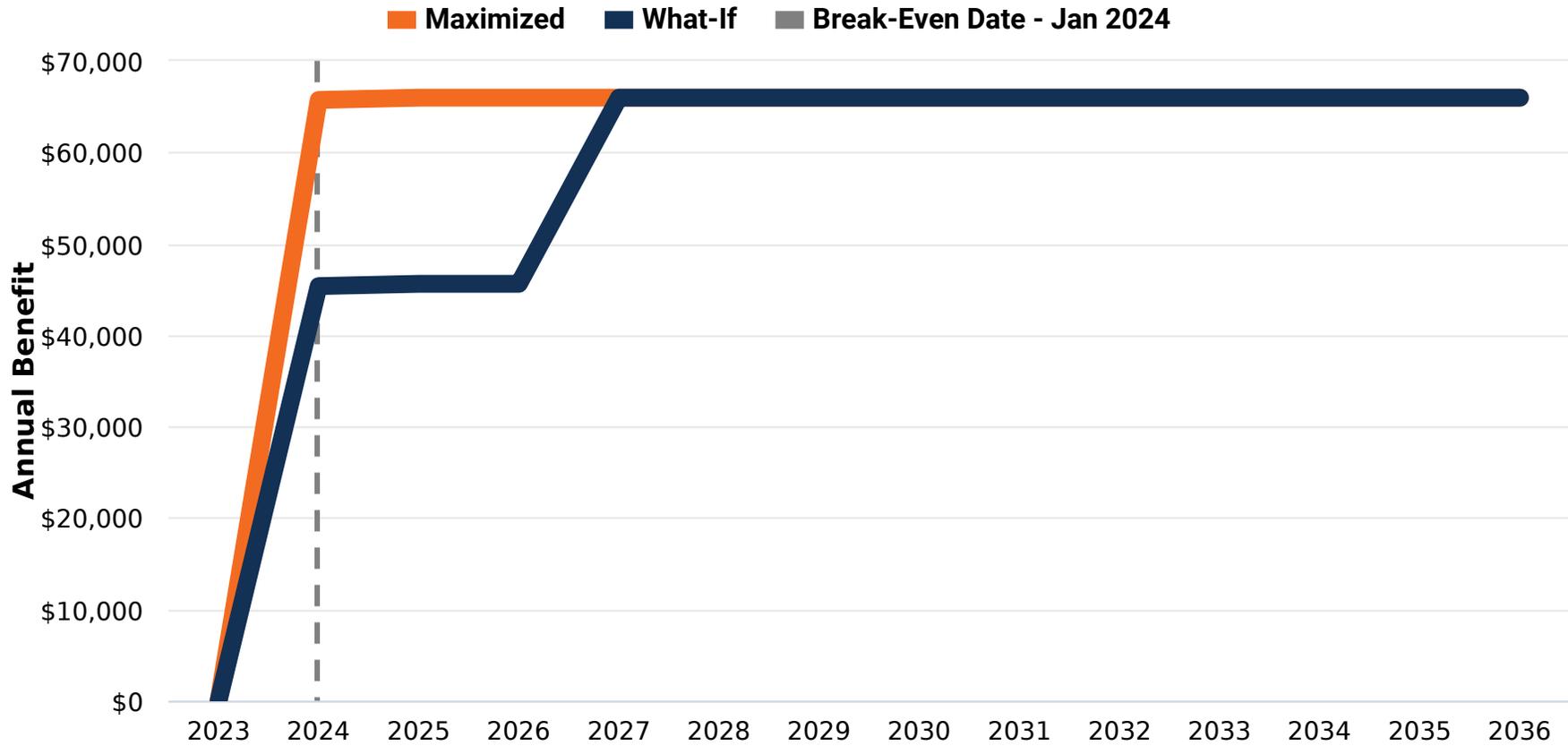
## What-If Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Dec 2023 (67)	N/A	N/A	\$592,733
Susan:	Dec 2026 (70)	Dec 2026 (70)	N/A	\$203,634
Total:				\$796,367

## Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Dec 2023 (67)	N/A	N/A	\$592,733
Susan:	Dec 2023 (67)	Dec 2023 (67)	N/A	\$264,724
Total:				\$857,457

## Scenario 2 - Household Annual Benefit Details



**Break-Even Date: Jan 2024 (Tim age 68, Susan age 68)**

Break-even date is when the total present value of benefits from the maximized strategy equals or exceeds the corresponding amount from the what-if strategy.

**Household Details - Scenario 2 Maximized Annual Benefits**

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$14,442	\$0	\$5,922	\$0	\$0	\$0	\$0	\$65,728
2025	69	69	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2026	70	70	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2027	71	71	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2028	72	72	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2029	73	73	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2030	74	74	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2031	75	75	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2032	76	76	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2033	77	77	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2034	78	78	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2035	79	79	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977
2036	80	80	\$45,614	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$65,977

**Household Details - Scenario 2 What-If Annual Benefits**

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,365

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2025	69	69	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2026	70	70	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2027	71	71	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2028	72	72	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2029	73	73	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2030	74	74	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2031	75	75	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2032	76	76	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2033	77	77	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2034	78	78	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2035	79	79	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2036	80	80	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977

### Comparison of Scenario 2 What-If and Maximized Annual Household Benefits

Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$45,365	\$0	\$20,363	\$45,365	\$65,728
2025	69	69	\$45,614	\$45,614	\$0	\$20,363	\$45,614	\$65,977
2026	70	70	\$45,614	\$45,614	\$0	\$20,363	\$45,614	\$65,977
2027	71	71	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2028	72	72	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2029	73	73	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2030	74	74	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2031	75	75	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2032	76	76	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977

Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2033	77	77	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2034	78	78	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2035	79	79	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977
2036	80	80	\$45,614	\$45,614	\$20,363	\$20,363	\$65,977	\$65,977

## How to Apply for Benefits

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To learn more about how to apply for your benefits, refer to our guide here:

[https://content.maximize.tools/mmss/ss\\_apply](https://content.maximize.tools/mmss/ss_apply)

## Understanding Your Options and Our Calculations

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For a detailed explanation of your options and our calculations, please refer to the guide here:

[https://content.maximize.tools/mmss/ss\\_understand](https://content.maximize.tools/mmss/ss_understand)

## Inputs

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### Family

Current Marital Status: Married

### Tim

Date of Birth: 15 Feb 1956

Maximum Age: 100

Last Year With Earnings: 2025

### Earnings

Year	Age	Covered Earnings	Total Earnings
1972	16	\$2,439	\$2,439
1973	17	\$2,683	\$2,683
1974	18	\$2,951	\$2,951
1975	19	\$3,246	\$3,246
1976	20	\$3,571	\$3,571
1977	21	\$3,928	\$3,928
1978	22	\$4,321	\$4,321
1979	23	\$4,753	\$4,753
1980	24	\$5,228	\$5,228
1981	25	\$24,391	\$24,391
1982	26	\$25,611	\$25,611
1983	27	\$26,891	\$26,891
1984	28	\$28,236	\$28,236
1985	29	\$29,647	\$29,647
1986	30	\$31,130	\$31,130
1987	31	\$32,686	\$32,686
1988	32	\$34,321	\$34,321
1989	33	\$36,037	\$36,037
1990	34	\$37,838	\$37,838
1991	35	\$39,730	\$39,730
1992	36	\$41,717	\$41,717
1993	37	\$43,803	\$43,803
1994	38	\$45,993	\$45,993
1995	39	\$48,293	\$48,293
1996	40	\$50,707	\$50,707
1997	41	\$53,242	\$53,242

Year	Age	Covered Earnings	Total Earnings
1998	42	\$55,905	\$55,905
1999	43	\$58,700	\$58,700
2000	44	\$61,635	\$61,635
2001	45	\$64,717	\$64,717
2002	46	\$67,952	\$67,952
2003	47	\$71,350	\$71,350
2004	48	\$74,918	\$74,918
2005	49	\$78,663	\$78,663
2006	50	\$82,597	\$82,597
2007	51	\$86,726	\$86,726
2008	52	\$91,063	\$91,063
2009	53	\$95,616	\$95,616
2010	54	\$100,397	\$100,397
2011	55	\$105,416	\$105,416
2012	56	\$110,687	\$110,687
2013	57	\$116,222	\$116,222
2014	58	\$122,033	\$122,033
2015	59	\$128,134	\$128,134
2016	60	\$134,541	\$134,541
2017	61	\$141,268	\$141,268
2018	62	\$148,332	\$148,332
2019	63	\$155,748	\$155,748
2020	64	\$163,536	\$163,536
2021	65	\$171,712	\$171,712
2022	66	\$180,298	\$180,298
2023	67	\$0	\$0
2024	68	\$0	\$0
2025	69	\$0	\$0

**Current Social Security Benefits**

Disability: N/A  
 Retirement: N/A  
 Spousal: N/A  
 Widow(er)'s: N/A

**What-If Social Security Benefit Filing Dates**

Retirement File Date: Dec 2023  
 Spousal File Date: Dec 2026  
 Widow(er)'s: N/A

**Susan**

Date of Birth: 15 Dec 1956  
 Maximum Age: 100  
 Last Year With Earnings: 2025

**Earnings**

Year	Age	Covered Earnings	Total Earnings
1972	16	\$1,987	\$1,987
1973	17	\$2,225	\$2,225
1974	18	\$2,492	\$2,492
1975	19	\$2,792	\$2,792
1976	20	\$3,127	\$3,127
1977	21	\$3,502	\$3,502
1978	22	\$3,922	\$3,922
1979	23	\$4,393	\$4,393
1980	24	\$4,920	\$4,920
1981	25	\$5,068	\$5,068
1982	26	\$5,220	\$5,220
1983	27	\$5,376	\$5,376
1984	28	\$5,538	\$5,538
1985	29	\$5,704	\$5,704
1986	30	\$5,875	\$5,875
1987	31	\$6,051	\$6,051
1988	32	\$6,233	\$6,233
1989	33	\$6,419	\$6,419
1990	34	\$6,612	\$6,612
1991	35	\$6,810	\$6,810
1992	36	\$7,015	\$7,015
1993	37	\$7,225	\$7,225
1994	38	\$7,442	\$7,442
1995	39	\$7,665	\$7,665
1996	40	\$7,895	\$7,895
1997	41	\$8,132	\$8,132
1998	42	\$8,376	\$8,376
1999	43	\$8,627	\$8,627
2000	44	\$8,886	\$8,886
2001	45	\$9,153	\$9,153
2002	46	\$9,427	\$9,427
2003	47	\$9,710	\$9,710
2004	48	\$10,001	\$10,001
2005	49	\$10,301	\$10,301

Year	Age	Covered Earnings	Total Earnings
2006	50	\$10,610	\$10,610
2007	51	\$10,929	\$10,929
2008	52	\$11,257	\$11,257
2009	53	\$11,594	\$11,594
2010	54	\$11,942	\$11,942
2011	55	\$12,300	\$12,300
2012	56	\$12,669	\$12,669
2013	57	\$13,049	\$13,049
2014	58	\$13,441	\$13,441
2015	59	\$13,844	\$13,844
2016	60	\$14,260	\$14,260
2017	61	\$14,687	\$14,687
2018	62	\$15,128	\$15,128
2019	63	\$15,582	\$15,582
2020	64	\$16,049	\$16,049
2021	65	\$16,531	\$16,531
2022	66	\$17,027	\$17,027
2023	67	\$0	\$0
2024	68	\$0	\$0
2025	69	\$0	\$0

### Current Social Security Benefits

Disability: N/A  
 Retirement: N/A  
 Spousal: N/A  
 Widow(er)'s: N/A

### What-If Social Security Benefit Filing Dates

Retirement File Date: Dec 2026  
 Spousal File Date: Dec 2026  
 Widow(er)'s: N/A

### Settings

Inflation Rate: 3.75%  
 Nominal Rate of Return: 3.75%

## Inputs for Scenario 1

### Tim

Maximum Age: 90

#### Current Social Security Benefits

Disability: N/A  
Retirement: N/A  
Spousal: N/A  
Widow(er)'s: N/A

#### What-If Social Security Benefit Filing Dates

Retirement File Date: Dec 2023  
Spousal File Date: Dec 2026  
Widow(er)'s: N/A

### Susan

Maximum Age: 90

#### Current Social Security Benefits

Disability: N/A  
Retirement: N/A  
Spousal: N/A  
Widow(er)'s: N/A

#### What-If Social Security Benefit Filing Dates

Retirement File Date: Dec 2026  
Spousal File Date: Dec 2026  
Widow(er)'s: N/A

## Inputs for Scenario 2

### Tim

Maximum Age: 80

**Current Social Security Benefits**

Disability: N/A  
Retirement: N/A  
Spousal: N/A  
Widow(er)'s: N/A

**What-If Social Security Benefit Filing Dates**

Retirement File Date: Dec 2023  
Spousal File Date: Dec 2026  
Widow(er)'s: N/A

**Susan**

Maximum Age: 80

**Current Social Security Benefits**

Disability: N/A  
Retirement: N/A  
Spousal: N/A  
Widow(er)'s: N/A

**What-If Social Security Benefit Filing Dates**

Retirement File Date: Dec 2026  
Spousal File Date: Dec 2026  
Widow(er)'s: N/A