



SOCIAL SECURITY MAXIMIZATION

This report analyzes possible filing strategies, examines multiple opportunities and helps determine an optimal solution. It provides a retirement roadmap with dates and instructions to help maximize your Social Security income.

Joint Lifetime Benefits

Optimized Filing Strategy*

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Spousal Benefits	01/2022 (68)	\$1,061	\$25,579	
John Smith's Own Benefits	01/2024 (70)	\$3,264	\$563,171	\$588,750
Jane Smith's Own Benefits	01/2022 (66)	\$2,074	\$415,040	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,715	\$178,039	\$593,079
				\$1,181,829

*May exclude scenarios, prior to full retirement age, that would result in a reduction of benefits due to the annual earnings limit test.

File at Next Available Date*

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	02/2021 (67 & 1 mos)	\$2,608	\$555,843	\$555,843
Jane Smith's Own Benefits	01/2022 (66)	\$2,074	\$415,040	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,058	\$146,567	\$561,607
				\$1,117,450

*May exclude scenarios, prior to full retirement age, that would result in a reduction of benefits due to the annual earnings limit test.

File at Full Retirement Age

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	02/2021 (67 & 1 mos)	\$2,608	\$555,843	\$555,843
Jane Smith's Own Benefits	05/2022 (66 & 4 mos)	\$2,121	\$415,989	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,058	\$146,567	\$562,556
				\$1,118,399

File at Latest Age

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	01/2024 (70)	\$3,264	\$563,171	\$563,171
Jane Smith's Own Benefits	01/2026 (70)	\$2,855	\$415,325	
Jane Smith's Survivor Benefits	07/2037 (81 & 6 mos)	\$3,715	\$178,039	\$593,364
				\$1,156,535

SAMPLE REPORT