



SOCIAL SECURITY MAXIMIZATION

This report analyzes possible filing strategies, examines multiple opportunities and helps determine an optimal solution. It provides a complete 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