



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.

Optimized Filing Strategy

IMPACTED BY EARNED INCOME

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2028 (70)	\$3,295	\$561,063	\$561,063
Jane Smith's Own Benefits	2/2028 (66 & 1 mos)	\$1,954	\$330,746	
Jane Smith's Survivor Benefits	5/2041 (79 & 4 mos)	\$3,750	\$505,548	\$836,294
				\$1,397,357

File at Custom Age

IMPACTED BY EARNED INCOME

▼ \$14,483 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2028 (70)	\$3,295	\$561,063	\$561,063
Jane Smith's Own Benefits	1/2024 (62)	\$1,400	\$316,264	
Jane Smith's Survivor Benefits	5/2041 (79 & 4 mos)	\$3,750	\$505,548	\$821,811
				\$1,382,874

File at Next Available Date

IMPACTED BY EARNED INCOME

▼ \$160,059 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2024 (66)	\$2,389	\$539,656	\$539,656
Jane Smith's Own Benefits	1/2024 (62)	\$1,400	\$316,264	
Jane Smith's Survivor Benefits	5/2041 (79 & 4 mos)	\$2,829	\$381,378	\$697,642
				\$1,237,298

File at Full Retirement Age

▼ \$124,103 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	9/2024 (66 & 8 mos)	\$2,500	\$544,756	\$544,756
Jane Smith's Own Benefits	1/2029 (67)	\$2,102	\$329,381	
Jane Smith's Survivor Benefits	5/2041 (79 & 4 mos)	\$2,961	\$399,117	\$728,498
				\$1,273,254

SAMPLE REPORT

This illustration is for informational purposes only and is not intended to be a projection or prediction of current or future performance of any specific product. All financial products have an element of risk and may experience loss. Past performance is not indicative of future results.