



Social Security Filing Guide

Steven Sample & Mindy Sample

This is an Example Social Security Analysis for Steven Sample & Mindy Sample:

Thank you for giving us the opportunity to help you with your personal Social Security Analysis.

As retirement approaches, it is important to understand your claiming options and the Social Security rules that impact your benefits so you can make the best claiming decision based on your personal situation.

Having confidence in your Social Security benefits plan and other retirement benefits is the key to making financially sound decisions for the future.

As a rule, we suggest updating your Social Security Analysis annually along with filing your taxes. This will ensure your plan is up to date, includes your most recent earnings, and any potential governmental changes. Additionally, be sure to check your earnings record by accessing your Social Security account at [SSA.Gov/myaccount](https://ssa.gov/myaccount).

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Disclaimer

The following Social Security analysis has been prepared in accordance with standards established by the National Association of Registered Social Security Analysts Ltd. (NARSSA). RSSA Roadmap® provides benefit estimates by taking into consideration historical earnings, future assumptions, and conditions provided by the user to determine optimal Social Security benefit claiming dates and strategies. The RSSA Roadmap® report is based on current Social Security law. The user is responsible for representations related to future earnings, retirement dates, life expectancy, and other requested fields. The realization of assumptions, and other significant information, might affect the projected results. Predictive financial modeling is limited to the assumptions provided and differences may be significant. NARSSA produces this report based on information and assumptions provided at the time the report is created.

RSSA Roadmap® (Roadmap) was developed and is independently owned by NARSSA which provides a comprehensive online educational platform and support for financial professionals to obtain education in Social Security. The Roadmap and calculators provide options to consider for planning future financial decisions, but does not provide any other form of advice, which can only be delivered by an authorized professional.

NARSSA has no affiliation with the Social Security Administration or any government agency. Due to legislative changes, timing, economic conditions, underlying code errors, and data omissions, outputs may prove false. Only advisors at the Social Security Administration can assist in filing for benefits, confirm eligibility, and provide exact benefit amounts.

The Roadmap is not intended to provide legal, tax, benefit, or investment advice, or provide any guidance to avoid penalties imposed under government legislation.

Key Information

Cost of Living Adjustments (COLA)

A cost of living adjustment is applied by the Social Security Administration each January based on increases in the Consumer Price Index CPI-W in the third quarter. The purpose of the COLA is to ensure that the purchasing power of Social Security benefits is not eroded by inflation. Effective in January 2025, the COLA increased benefits by 2.5%. In most cases, COLAs begin in the month of January after reaching age 62 and are applied even if benefits have not yet been collected.

Delayed Retirement Credits (DRC)

Delayed retirement credits are applied for each month that benefits are delayed beyond Full Retirement Age (FRA), up to a maximum amount at age 70. The benefit amount increases by 0.66% for each month that benefits are delayed.

Year of Birth*	Full Retirement Age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

**If born on January 1st of any year, refer to the previous year. If born on the 1st of the month, FRA is figured as if the birthday was in the previous month.*

Full Retirement Age (FRA)

Full retirement age is the age at which a person may first become entitled to full (unreduced) retirement benefits. This is based on year of birth.

Steven Sample
 FRA (Full Retirement Age): 67 and 0 month(s)
 FRA Date: 01/2033

Mindy Sample
 FRA (Full Retirement Age): 67 and 0 month(s)
 FRA Date: 07/2037

Primary Insurance Amount (PIA)

Primary insurance amount is a calculated value on which retirement benefits are based. The PIA is the benefit received at FRA. At FRA, benefits are neither reduced for early retirement nor increased for delayed retirement. The PIA is based on the highest 35 years of indexed (inflation-adjusted) earnings.

Windfall Elimination Provision (WEP) and Government Pension Offset (GPO)

If a worker has a non-covered pension, the WEP may reduce their retirement or disability benefit. The GPO will reduce a spousal or survivor benefit by two-thirds of the annual pension amount if the beneficiary is collecting a non-covered pension.

The Earnings Test

If working while collecting Social Security benefits before FRA, the earnings test may apply. In the years before reaching FRA, \$1 for every \$2 earned above the annual limit (2025: \$23,400) is withheld. In the year of reaching FRA, \$1 for every \$3 earned above a higher annual limit (2025: \$62,160) is withheld. Earnings limits no longer apply after FRA. RSSA Roadmap allocates annual deductions across each month evenly, which may or may not be accurate depending on the month the income is earned.

Types of Benefits

Retirement Benefits

Retirement benefits are payable starting at age 62 and based on earnings on which Social Security tax was paid and generally have achieved 40 or more quarters of coverage.

Spousal Benefits

Spousal benefits are based on the other spouse's earnings record. One spouse must be collecting their own retirement or disability benefit for the other spouse to collect a spousal benefit. The maximum is 50% of the other spouse's PIA if the spouse collecting is FRA or older. The benefit is reduced if collected prior to FRA. When eligible for multiple benefits, only the higher amount is paid. These benefits may also apply for divorced spouses.

Survivor Benefits

Benefits are paid to the surviving spouse of a deceased worker based on the earnings of the deceased. Generally, the survivor is entitled to receive the amount the deceased worker was collecting if the survivor files at FRA or older. The survivor can elect to start benefits as early as age 60 at a reduced amount. Survivor benefits do not increase if collected after the FRA of the surviving spouse. These benefits may also apply for divorced spouses. Alternate calculations may apply if death occurs before reaching FRA.

Benefits for Other Dependents

Dependents of an eligible worker may be entitled to benefits of 50% of the worker's PIA, or survivor benefits up to 75% of the deceased worker's PIA. These dependents include biological or adopted children, stepchildren, or dependent grandchildren. The child must be unmarried and may qualify if they are younger than 18, or up to age 19 if still in high school, or over age 18 if disabled prior to age 22. Dependent parents may also be eligible for survivor benefits if they receive the majority of their financial support from the worker.

Benefits may be available for a spouse who is caring for a minor or disabled child, subject to earnings limits and age restrictions.

These benefits may be limited by the Family Maximum Benefit (FMB) and allocated across eligible family members at the time of filing. Children's benefits are rarely taxed and seldom exceed earnings limits for deduction, so RSSA Roadmap allocates benefits to eligible children first. Any remaining benefits are allocated to the child-in-care spousal benefit.

Disability Benefits

Social Security Disability Insurance (SSDI) provides assistance to people with disabilities. The application for disability benefits requires a complete history of the applicant's medical and work history. Benefit amounts are calculated similarly to PIA. Supplemental Security Income (SSI) programs provide assistance to adults and children with a disability or blindness who have income and resources below specific financial limits, or people aged 65 and older who meet the financial qualifications. Alternate calculations may apply. Disability benefits convert to retirement benefits at FRA.

Annual & Monthly Benefits

Annual Benefits

		Not Applicable	Lower Benefit					Higher Benefit		Maximum Benefit	
		Steven									
Mindy		2028	2029	2030	2031	2032	2033	2033	2034	2035	2036
		62	63	64	65	66	FRA	67	68	69	70
2032	62	* \$64,092	\$66,432	\$68,988	\$72,408	\$75,816	\$79,224	\$79,224	\$83,316	\$87,420	\$91,512
2033	63	\$65,916	\$68,256	\$70,812	\$74,232	\$77,640	\$81,048	\$81,048	\$85,140	\$89,244	\$93,336
2034	64	\$67,908	\$70,248	\$72,804	\$76,224	\$79,632	\$83,040	\$83,040	\$87,132	\$91,236	\$95,328
2035	65	\$70,560	\$72,900	\$75,456	\$78,876	\$82,284	\$85,692	\$85,692	\$89,784	\$93,888	\$97,980
2036	66	\$73,224	\$75,564	\$78,120	\$81,540	\$84,948	\$88,356	\$88,356	\$92,448	\$96,552	\$100,644
2037	FRA	\$75,876	\$78,216	\$80,772	\$84,192	\$87,600	\$91,008	\$91,008	\$95,100	\$99,204	\$103,296
2037	67	\$75,876	\$78,216	\$80,772	\$84,192	\$87,600	\$91,008	\$91,008	\$95,100	\$99,204	\$103,296
2038	68	\$79,068	\$81,408	\$83,964	\$87,384	\$90,792	\$94,200	\$94,200	\$98,292	\$102,396	\$106,488
2039	69	\$82,260	\$84,600	\$87,156	\$90,576	\$93,984	\$97,392	\$97,392	\$101,484	\$105,588	\$109,680
2040	70	\$85,440	\$87,780	\$90,336	\$93,756	\$97,164	\$100,572	\$100,572	\$104,664	\$108,768	\$112,860

Monthly Benefits

		Steven									
Mindy		2028	2029	2030	2031	2032	2033	2033	2034	2035	2036
		62	63	64	65	66	FRA	67	68	69	70
2032	62	* \$5,341	\$5,536	\$5,749	\$6,034	\$6,318	\$6,602	\$6,602	\$6,943	\$7,285	\$7,626
2033	63	\$5,493	\$5,688	\$5,901	\$6,186	\$6,470	\$6,754	\$6,754	\$7,095	\$7,437	\$7,778
2034	64	\$5,659	\$5,854	\$6,067	\$6,352	\$6,636	\$6,920	\$6,920	\$7,261	\$7,603	\$7,944
2035	65	\$5,880	\$6,075	\$6,288	\$6,573	\$6,857	\$7,141	\$7,141	\$7,482	\$7,824	\$8,165
2036	66	\$6,102	\$6,297	\$6,510	\$6,795	\$7,079	\$7,363	\$7,363	\$7,704	\$8,046	\$8,387
2037	FRA	\$6,323	\$6,518	\$6,731	\$7,016	\$7,300	\$7,584	\$7,584	\$7,925	\$8,267	\$8,608
2037	67	\$6,323	\$6,518	\$6,731	\$7,016	\$7,300	\$7,584	\$7,584	\$7,925	\$8,267	\$8,608
2038	68	\$6,589	\$6,784	\$6,997	\$7,282	\$7,566	\$7,850	\$7,850	\$8,191	\$8,533	\$8,874
2039	69	\$6,855	\$7,050	\$7,263	\$7,548	\$7,832	\$8,116	\$8,116	\$8,457	\$8,799	\$9,140
2040	70	\$7,120	\$7,315	\$7,528	\$7,813	\$8,097	\$8,381	\$8,381	\$8,722	\$9,064	\$9,405

* Results displayed are based on the year the youngest spouse reaches age 71.

Claiming Options

The chart below provides results for the maximum lifetime benefits claiming strategy and the alternative filing options. Only retirement and spousal benefits (if applicable) are included here. See appendix for detailed benefit breakdowns.

	Maximum Option		Option A		Option B		Option C	
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy
Filing Age(s)	70	62	FRA	62	62	62	64	68
Filing Month	Jan 2036	Aug 2032	Jan 2033	Aug 2032	Feb 2028	Aug 2032	Jan 2030	Jul 2038
Lifetime*	\$1,162,440		\$1,103,955		\$1,052,112		\$997,974	
Annual**	\$63,456	\$28,056	\$51,168	\$28,056	\$36,036	\$28,056	\$40,932	\$43,032
Combined	\$91,512		\$79,224		\$64,092		\$83,964	
Monthly**	\$5,288	\$2,338	\$4,264	\$2,338	\$3,003	\$2,338	\$3,411	\$3,586
Combined	\$7,626		\$6,602		\$5,341		\$6,997	

* Lifetime benefits are shown as the present value of all future benefits.

** Annual and monthly benefits are shown in today's dollars and are based on the year the youngest spouse reaches age 71.

Filing Sequence

	Maximum Option		Option A		Option B		Option C	
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy
Age	70	62	FRA	62	62	62	64	68
Filing Step 1	Mindy files for retirement benefit in August 2032		Mindy files for retirement benefit in August 2032		Steven files for retirement benefit in February 2028		Steven files for retirement benefit in January 2030	
Filing Step 2	Steven files for retirement benefit in January 2036		Steven files for retirement benefit in January 2033		Mindy files for retirement benefit in August 2032		Mindy files for retirement benefit in July 2038	
Filing Step 3	Mindy files for survivor benefit in December 2045		Mindy files for survivor benefit in December 2045		Mindy files for survivor benefit in December 2045		N/A	

Net Benefits for Survivor

Social Security provides survivor benefits for spouses and other dependents of the worker. The amount and rules surrounding this benefit are often misunderstood and can vary based on:

- The age the deceased started collecting benefits
- The age the deceased died
- Whether the survivor is collecting other benefits
- The age that the survivor begins collecting the survivor benefit

	Maximum Option	Option A	Option B	Option C
Survivor	Mindy	Mindy	Mindy	Mindy
Annual*	\$63,456	\$51,168	\$42,216	\$43,032
Monthly*	\$5,288	\$4,264	\$3,518	\$3,586
*Total amount received after the death of the other spouse including retirement and survivor benefit.				

Payment Amounts

The amounts shown above assume that the survivor collects this benefit at or after their own full retirement age. They will be paid their own retirement amount first, then a separate payment for the difference up to the amount shown above. If the survivor has the higher retirement benefit, there will be no change in payments.

Eligibility

Deceased spouse

The current spouse and the deceased retired worker must have been married at least nine months and the spouse must either (1) be at least 60 years old or (2) be at least 50 years old and disabled or (3) have a child under age 16 or a disabled adult child in their care.

Deceased ex-spouse

The survivor can qualify for benefits if they were married for over 10 years, currently not married or remarried after age 60, and either (1) be at least 60 years old or (2) be at least 50 years old and disabled or (3) have a child under age 16 or a disabled adult child in their care who can also collect benefits on the deceased's earnings record.

Other Considerations

A special rule which could apply if the deceased started collecting early is known as the "Widow's Limit," or the Retired Insurance Benefit – Limitation (RIB-LIM). The rule states that the survivor is entitled to the higher of the two amounts: the actual benefit of the deceased or 82.5% of the deceased's PIA.

It is important to note that the full retirement age for survivor benefits is not always the same as for your own benefit if born between 1956 and 1961. It is four months before your full retirement age if born in these years.

A one-time lump-sum death payment of \$255 can be paid once to a spouse or eligible child and must be collected within two years of the death.

Lifetime Benefits

Total lifetime benefits in this heatmap are shown as the present value of all future benefits for the estimated life expectancies. This is based on an assumed nominal rate of return and inflation rate.

		Not Applicable	Lower Benefit					Higher Benefit		Maximum Benefit	
		Steven									
Mindy		2028	2029	2030	2031	2032	2033	2033	2034	2035	2036
		62	63	64	65	66	FRA	67	68	69	70
2032	62	* \$1,052,112	\$1,050,716	\$1,045,795	\$1,063,233	\$1,085,863	\$1,103,955	\$1,103,955	\$1,128,529	\$1,148,075	\$1,162,440
2033	63	\$1,046,825	\$1,045,430	\$1,040,509	\$1,057,947	\$1,080,576	\$1,098,668	\$1,098,668	\$1,123,243	\$1,142,789	\$1,157,154
2034	64	\$1,038,671	\$1,037,275	\$1,032,355	\$1,049,793	\$1,072,422	\$1,090,514	\$1,090,514	\$1,115,088	\$1,134,634	\$1,149,000
2035	65	\$1,032,593	\$1,031,197	\$1,026,276	\$1,043,714	\$1,066,343	\$1,084,436	\$1,084,436	\$1,109,010	\$1,128,556	\$1,142,921
2036	66	\$1,023,316	\$1,021,921	\$1,017,000	\$1,034,438	\$1,057,067	\$1,075,159	\$1,075,159	\$1,099,734	\$1,119,280	\$1,133,645
2037	FRA	\$1,010,826	\$1,009,430	\$1,004,509	\$1,021,948	\$1,044,577	\$1,062,669	\$1,062,669	\$1,087,243	\$1,106,789	\$1,121,155
2037	67	\$1,010,826	\$1,009,430	\$1,004,509	\$1,021,948	\$1,044,577	\$1,062,669	\$1,062,669	\$1,087,243	\$1,106,789	\$1,121,155
2038	68	\$1,004,291	\$1,002,895	\$997,974	\$1,008,959	\$1,031,588	\$1,049,680	\$1,049,680	\$1,074,254	\$1,093,800	\$1,108,166
2039	69	\$1,012,941	\$1,011,545	\$1,006,624	\$1,007,168	\$1,014,992	\$1,033,084	\$1,033,084	\$1,057,658	\$1,077,204	\$1,091,569
2040	70	\$1,018,000	\$1,016,604	\$1,011,683	\$1,012,228	\$1,007,902	\$1,012,992	\$1,012,992	\$1,037,566	\$1,057,112	\$1,071,477

Longevity Comparison

The results of your report are generated based on the life expectancies provided, though this cannot be accurately predicted. As a result, additional longevity scenarios are provided below to help better understand lifetime benefits in those cases. Results may vary significantly based on the actual lifespan.

If your results are consistently higher in your preferred vertical option, you should have confidence in that option, even if actual lifespan does not match life expectancy.

	Maximum Option		Option A		Option B		Option C	
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy
Age	70	62	FRA	62	62	62	64	68
Filing Month	Jan 2036	Aug 2032	Jan 2033	Aug 2032	Feb 2028	Aug 2032	Jan 2030	Jul 2038
Steven: 80 Mindy: 93	\$1,162,440		\$1,103,955		\$1,052,112		\$997,974	
Mindy: 75 Steven: 80	\$662,658		\$697,842		\$714,239		\$645,305	
Steven: 75 Mindy: 93	\$1,077,666		\$1,019,180		\$986,011		\$874,293	

Before Deciding on Your Social Security Strategy

Social Security is part of the retirement plan for almost every American worker. It provides replacement income for qualified retirees and their families. Choosing when to start receiving retirement benefits is a personal decision. If you choose to retire and begin receiving benefits when you reach your full retirement age, you'll receive your full benefit amount. Your benefit will be reduced if you decide to start benefits before reaching full retirement age.

You should consider the following factors as you think about when to start your Social Security benefits:

- Future earnings
- Health, life expectancy, and any future changes
- Other assets and investments such as a pension, 401k, IRA, or life insurance
- Debt such as mortgages, equity loans, credit cards, car loans, etc

Your Social Security Plan

Based on the information within this report along with your other considerations, make a plan for your Social Security collection dates. If something changes significantly, especially health-related, re-evaluate your options if you have not yet collected. It is recommended to set a reminder to file 2-3 months in advance of when you'd like benefits to begin. You will receive your first payment in the month after your benefits begin. Monitor your mySocialSecurity account regularly to ensure earnings are recorded accurately.

Applying For Benefits

When can I apply for benefits? It depends on what type of benefits (retirement, ex-spousal, disability, etc.) you are applying for. The earliest you can collect retirement benefits is age 62. Survivor benefit eligibility begins at age 60 (50 if disabled). It is recommended that you apply 2-3 months in advance.

How do I apply for retirement benefits? The simplest way to apply for benefits is by using the Social Security Administration's online application. You can also apply by phone or at your local Social Security office.

How can I prepare for the application process? It is suggested that you determine your exact Social Security claiming strategy before starting the application. Your advisor can help with any questions. Then gather all the information you need to complete your application. This includes your Social Security number, dates of current and previous marriages, employer names, bank account information, and other personal details.



What documents are needed to apply? When completing the application online, you will be informed of which documents you need. These may include your original birth certificate, proof of citizenship or lawful alien status, and a copy of your most recent W-2.

How will I know if my application has been approved? The SSA will review your application. If they need more information, they will contact you. You will receive a decision letter in the mail.

Appendix

RSSA Roadmap Maximum Option: Steven files for benefits at 70 / Mindy files for benefits at 62

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy			
2032	66	62	-	\$9,352	-	-	-	-	-	-	\$9,352
2033	67	63	-	\$28,056	-	-	-	-	-	-	\$28,056
2034	68	64	-	\$28,056	-	-	-	-	-	-	\$28,056
2035	69	65	-	\$28,056	-	-	-	-	-	-	\$28,056
2036	70	66	\$58,168	\$28,056	-	-	-	-	-	-	\$86,224
2037	71	67	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2038	72	68	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2039	73	69	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2040	74	70	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2041	75	71	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2042	76	72	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2043	77	73	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2044	78	74	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2045	79	75	\$63,456	\$28,056	-	-	-	-	-	-	\$91,512
2046	80	76	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2047	81	77	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2048	82	78	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2049	83	79	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2050	84	80	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2051	85	81	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2052	86	82	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2053	87	83	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2054	88	84	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2055	89	85	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2056	90	86	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2057	91	87	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2058	92	88	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2059	93	89	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2060	94	90	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2061	95	91	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2062	96	92	-	\$28,056	-	-	-	\$35,400	-	-	\$63,456
2063	97	93	-	\$14,028	-	-	-	\$17,700	-	-	\$31,728
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,162,440

RSSA Roadmap Option A: Steven files for benefits at FRA / Mindy files for benefits at 62

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy			
2032	66	62	-	\$9,352	-	-	-	-	-	-	\$9,352
2033	67	63	\$46,904	\$28,056	-	-	-	-	-	-	\$74,960
2034	68	64	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2035	69	65	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2036	70	66	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2037	71	67	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2038	72	68	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2039	73	69	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2040	74	70	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2041	75	71	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2042	76	72	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2043	77	73	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2044	78	74	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2045	79	75	\$51,168	\$28,056	-	-	-	-	-	-	\$79,224
2046	80	76	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2047	81	77	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2048	82	78	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2049	83	79	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2050	84	80	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2051	85	81	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2052	86	82	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2053	87	83	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2054	88	84	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2055	89	85	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2056	90	86	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2057	91	87	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2058	92	88	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2059	93	89	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2060	94	90	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2061	95	91	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2062	96	92	-	\$28,056	-	-	-	\$23,112	-	-	\$51,168
2063	97	93	-	\$14,028	-	-	-	\$11,556	-	-	\$25,584
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,103,955

RSSA Roadmap Option B: Steven files for benefits at 62 / Mindy files for benefits at 62

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy			
2028	62	58	\$30,030	-	-	-	-	-	-	-	\$30,030
2029	63	59	\$36,036	-	-	-	-	-	-	-	\$36,036
2030	64	60	\$36,036	-	-	-	-	-	-	-	\$36,036
2031	65	61	\$36,036	-	-	-	-	-	-	-	\$36,036
2032	66	62	\$36,036	\$9,352	-	-	-	-	-	-	\$45,388
2033	67	63	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2034	68	64	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2035	69	65	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2036	70	66	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2037	71	67	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2038	72	68	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2039	73	69	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2040	74	70	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2041	75	71	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2042	76	72	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2043	77	73	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2044	78	74	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2045	79	75	\$36,036	\$28,056	-	-	-	-	-	-	\$64,092
2046	80	76	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2047	81	77	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2048	82	78	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2049	83	79	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2050	84	80	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2051	85	81	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2052	86	82	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2053	87	83	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2054	88	84	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2055	89	85	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2056	90	86	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2057	91	87	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2058	92	88	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2059	93	89	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2060	94	90	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2061	95	91	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2062	96	92	-	\$28,056	-	-	-	\$14,160	-	-	\$42,216
2063	97	93	-	\$14,028	-	-	-	\$7,080	-	-	\$21,108

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy			
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,052,112

RSSA Roadmap Option C: Steven files for benefits at 64 / Mindy files for benefits at 68

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Steven	Mindy	Steven	Mindy	Steven	Mindy	Steven	Mindy			
2030	64	60	\$37,521	-	-	-	-	-	-	-	\$37,521
2031	65	61	\$40,932	-	-	-	-	-	-	-	\$40,932
2032	66	62	\$40,932	-	-	-	-	-	-	-	\$40,932
2033	67	63	\$40,932	-	-	-	-	-	-	-	\$40,932
2034	68	64	\$40,932	-	-	-	-	-	-	-	\$40,932
2035	69	65	\$40,932	-	-	-	-	-	-	-	\$40,932
2036	70	66	\$40,932	-	-	-	-	-	-	-	\$40,932
2037	71	67	\$40,932	-	-	-	-	-	-	-	\$40,932
2038	72	68	\$40,932	\$17,930	-	-	-	-	-	-	\$58,862
2039	73	69	\$40,932	\$43,032	-	-	-	-	-	-	\$83,964
2040	74	70	\$40,932	\$43,032	-	-	-	-	-	-	\$83,964
2041	75	71	\$40,932	\$43,032	-	-	-	-	-	-	\$83,964
2042	76	72	\$40,932	\$43,032	-	-	-	-	-	-	\$83,964
2043	77	73	\$40,932	\$43,032	-	-	-	-	-	-	\$83,964
2044	78	74	\$40,932	\$43,032	-	-	-	-	-	-	\$83,964
2045	79	75	\$40,932	\$43,032	-	-	-	-	-	-	\$83,964
2046	80	76	-	\$43,032	-	-	-	-	-	-	\$43,032
2047	81	77	-	\$43,032	-	-	-	-	-	-	\$43,032
2048	82	78	-	\$43,032	-	-	-	-	-	-	\$43,032
2049	83	79	-	\$43,032	-	-	-	-	-	-	\$43,032
2050	84	80	-	\$43,032	-	-	-	-	-	-	\$43,032
2051	85	81	-	\$43,032	-	-	-	-	-	-	\$43,032
2052	86	82	-	\$43,032	-	-	-	-	-	-	\$43,032
2053	87	83	-	\$43,032	-	-	-	-	-	-	\$43,032
2054	88	84	-	\$43,032	-	-	-	-	-	-	\$43,032
2055	89	85	-	\$43,032	-	-	-	-	-	-	\$43,032
2056	90	86	-	\$43,032	-	-	-	-	-	-	\$43,032
2057	91	87	-	\$43,032	-	-	-	-	-	-	\$43,032
2058	92	88	-	\$43,032	-	-	-	-	-	-	\$43,032
2059	93	89	-	\$43,032	-	-	-	-	-	-	\$43,032
2060	94	90	-	\$43,032	-	-	-	-	-	-	\$43,032
2061	95	91	-	\$43,032	-	-	-	-	-	-	\$43,032
2062	96	92	-	\$43,032	-	-	-	-	-	-	\$43,032
2063	97	93	-	\$21,516	-	-	-	-	-	-	\$21,516
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$997,974

PIA Calculations

PIA Calculation for Steven Sample

Indexed Earnings: Age 66

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1982	16	\$6,031	\$6,031	\$6,031	5.13	\$30,923	-
1983	17	\$9,452	\$9,452	\$9,452	4.89	\$46,212	-
1984	18	\$8,944	\$8,944	\$8,944	4.62	\$41,300	-
1985	19	-	-	-	4.43	-	-
1986	20	-	-	-	4.30	-	-
1987	21	-	-	-	4.04	-	-
1988	22	\$6,681	\$6,681	\$6,681	3.85	\$25,746	-
1989	23	\$42,593	\$42,593	\$42,593	3.71	\$157,887	-
1990	24	\$45,480	\$45,480	\$45,480	3.54	\$161,145	-
1991	25	\$53,400	\$53,400	\$53,400	3.42	\$182,410	\$182,410
1992	26	\$55,500	\$55,500	\$55,500	3.25	\$180,294	\$180,294
1993	27	\$57,600	\$57,600	\$57,600	3.22	\$185,520	\$185,520
1994	28	\$60,600	\$60,600	\$60,600	3.14	\$190,081	\$190,081
1995	29	\$61,200	\$61,200	\$61,200	3.02	\$184,565	\$184,565
1996	30	\$62,700	\$62,700	\$62,700	2.88	\$180,272	\$180,272
1997	31	\$65,400	\$65,400	\$65,400	2.72	\$177,668	\$177,668
1998	32	\$68,400	\$68,400	\$68,400	2.58	\$176,576	\$176,576
1999	33	\$72,600	\$72,600	\$72,600	2.45	\$177,525	\$177,525
2000	34	\$76,200	\$76,200	\$76,200	2.32	\$176,564	\$176,564
2001	35	\$80,400	\$80,400	\$80,400	2.26	\$181,955	\$181,955
2002	36	\$84,900	\$84,900	\$84,900	2.24	\$190,232	\$190,232
2003	37	\$87,000	\$87,000	\$87,000	2.19	\$190,285	\$190,285
2004	38	\$87,900	\$87,900	\$87,900	2.09	\$183,713	\$183,713
2005	39	\$90,000	\$90,000	\$90,000	2.02	\$181,463	\$181,463
2006	40	\$94,200	\$94,200	\$94,200	1.93	\$181,585	\$181,585
2007	41	\$97,500	\$97,500	\$97,500	1.84	\$179,787	\$179,787
2008	42	\$102,000	\$102,000	\$102,000	1.80	\$183,855	\$183,855
2009	43	\$106,800	\$106,800	\$106,800	1.83	\$195,455	\$195,455
2010	44	\$106,800	\$106,800	\$106,800	1.79	\$190,942	\$190,942
2011	45	\$106,800	\$106,800	\$106,800	1.73	\$185,141	\$185,141
2012	46	\$110,100	\$110,100	\$110,100	1.68	\$185,082	\$185,082
2013	47	\$113,700	\$113,700	\$113,700	1.66	\$188,722	\$188,722
2014	48	\$117,000	\$117,000	\$117,000	1.60	\$187,542	\$187,542
2015	49	\$118,500	\$118,500	\$118,500	1.55	\$183,561	\$183,561
2016	50	\$118,500	\$118,500	\$118,500	1.53	\$181,510	\$181,510

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2017	51	\$127,200	\$127,200	\$127,200	1.48	\$188,332	\$188,332
2018	52	\$128,400	\$128,400	\$128,400	1.43	\$183,459	\$183,459
2019	53	\$132,900	\$132,900	\$132,900	1.38	\$183,030	\$183,030
2020	54	\$137,700	\$137,700	\$137,700	1.34	\$184,429	\$184,429
2021	55	\$142,800	\$142,800	\$142,800	1.23	\$175,642	-
2022	56	\$147,000	\$147,000	\$147,000	1.17	\$171,682	-
2023	57	\$160,200	\$160,200	\$160,200	1.12	\$179,160	\$179,160
2024	58	\$168,600	\$168,600	\$168,600	1.08	\$181,587	\$181,587
2025	59	\$170,000	\$170,000	\$170,000	1.04	\$176,794	\$176,794
2026	60	\$180,000	\$184,050	\$183,144	1.00	\$183,144	\$183,144
2027	61	\$190,000	\$198,646	\$190,469	1.00	\$190,469	\$190,469
Sum of Highest 35 Years of Indexed Earnings:							\$6,432,708
Lowest Indexed Earnings Amount Included in AIME:							\$176,564

Primary Insurance Amount Data

Full Retirement Age (FRA):	67 (01/2033)
Sum of highest 35 years of indexed earnings:	\$6,432,708
Average Indexed Monthly Earnings (AIME):	\$15,315

Bend Point Breakdown

Bend Point	Portion		Multiplier		Amount
\$0 to \$1,226	\$1,226	X	90%	=	\$1,103
\$1,226 to \$7,391	\$6,165	X	32%	=	\$1,973
>\$7,391	\$7,924	X	15%	=	\$1,189
Primary Insurance Amount (PIA):					\$4,265

PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2028	62	\$4,265	\$4,265	\$7,464
2029	63	\$4,265	\$4,265	\$7,464
2030	64	\$4,265	\$4,265	\$7,464
2031	65	\$4,265	\$4,265	\$7,464
2032	66	\$4,265	\$4,265	\$7,464
2033	FRA	\$4,265	\$4,265	\$7,464

*Calculations include all eligible COLA increases and are applied from that point forward.

**Family Maximum Benefit amount.

Cost of Living Adjustments

Year	COLA
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Note regarding Projections and Estimates

For clients who have not yet reached their year of eligibility, RSSA Roadmap utilizes the most recent SSA intermediate economic projections provided in the annual Trustees Report to estimate wage index factors and bend points.

RSSA Roadmap projects benefits through the year 2075. Due to changing economic conditions, projections do not go past this time.

RSSA Roadmap projections may vary from those illustrated in the Social Security benefit statement. Assumptions are different between the two calculations, including (but not limited to) a consistent level of earnings for the rest of a career.

PIA Calculation for Mindy Sample

Indexed Earnings: Age 66

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1986	16	\$26,973	\$26,973	\$26,973	5.11	\$137,849	\$137,849
1987	17	\$29,400	\$29,400	\$29,400	4.80	\$141,244	\$141,244
1988	18	\$30,161	\$30,161	\$30,161	4.58	\$138,099	\$138,099
1989	19	\$32,196	\$32,196	\$32,196	4.40	\$141,802	\$141,802
1990	20	\$32,053	\$32,053	\$32,053	4.21	\$134,939	\$134,939
1991	21	\$28,701	\$28,701	\$28,701	4.06	\$116,487	\$116,487
1992	22	\$27,834	\$27,834	\$27,834	3.86	\$107,432	\$107,432
1993	23	\$30,373	\$30,373	\$30,373	3.83	\$116,233	\$116,233
1994	24	\$29,109	\$29,109	\$29,109	3.73	\$108,484	\$108,484
1995	25	\$33,731	\$33,731	\$33,731	3.58	\$120,865	\$120,865
1996	26	\$11,500	\$11,500	\$11,500	3.42	\$39,285	-
1997	27	\$16,053	\$16,053	\$16,053	3.23	\$51,816	-
1998	28	\$26,638	\$26,638	\$26,638	3.07	\$81,705	\$81,705
1999	29	\$27,526	\$27,526	\$27,526	2.91	\$79,972	\$79,972
2000	30	\$29,110	\$29,110	\$29,110	2.75	\$80,142	\$80,142
2001	31	\$29,725	\$29,725	\$29,725	2.69	\$79,929	\$79,929
2002	32	\$30,826	\$30,826	\$30,826	2.66	\$82,066	\$82,066
2003	33	\$32,528	\$32,528	\$32,528	2.60	\$84,531	\$84,531
2004	34	\$31,592	\$31,592	\$31,592	2.48	\$78,452	-
2005	35	\$43,700	\$43,700	\$43,700	2.40	\$104,689	\$104,689
2006	36	\$45,413	\$45,413	\$45,413	2.29	\$104,012	\$104,012
2007	37	\$44,943	\$44,943	\$44,943	2.19	\$98,466	\$98,466
2008	38	\$44,003	\$44,003	\$44,003	2.14	\$94,239	\$94,239
2009	39	\$53,803	\$53,803	\$53,803	2.17	\$116,992	\$116,992
2010	40	\$52,161	\$52,161	\$52,161	2.12	\$110,802	\$110,802
2011	41	\$53,158	\$53,158	\$53,158	2.06	\$109,490	\$109,490
2012	42	\$53,793	\$53,793	\$53,793	2.00	\$107,443	\$107,443
2013	43	\$49,715	\$49,715	\$49,715	1.97	\$98,044	\$98,044
2014	44	\$54,834	\$54,834	\$54,834	1.90	\$104,433	\$104,433
2015	45	\$54,825	\$54,825	\$54,825	1.84	\$100,905	\$100,905
2016	46	\$59,191	\$59,191	\$59,191	1.82	\$107,723	\$107,723
2017	47	\$56,699	\$56,699	\$56,699	1.76	\$99,744	\$99,744
2018	48	\$72,290	\$72,290	\$72,290	1.70	\$122,723	\$122,723
2019	49	\$77,142	\$77,142	\$77,142	1.64	\$126,229	\$126,229
2020	50	\$89,323	\$89,323	\$89,323	1.59	\$142,145	\$142,145
2021	51	\$74,985	\$74,985	\$74,985	1.46	\$109,584	\$109,584

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2022	52	\$68,695	\$68,695	\$68,695	1.39	\$95,324	\$95,324
2023	53	\$63,474	\$63,474	\$63,474	1.33	\$84,342	\$84,342
2024	54	-	-	-	1.28	-	-
Sum of Highest 35 Years of Indexed Earnings:							\$3,789,108
Lowest Indexed Earnings Amount Included in AIME:							\$79,929

Primary Insurance Amount Data

Full Retirement Age (FRA):	67 (07/2037)
Sum of highest 35 years of indexed earnings:	\$3,789,108
Average Indexed Monthly Earnings (AIME):	\$9,021

Bend Point Breakdown

Bend Point	Portion		Multiplier		Amount
\$0 to \$1,226	\$1,226	X	90%	=	\$1,103
\$1,226 to \$7,391	\$6,165	X	32%	=	\$1,973
>\$7,391	\$1,630	X	15%	=	\$245
Primary Insurance Amount (PIA):					\$3,321

PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2032	62	\$3,321	\$3,321	\$5,812
2033	63	\$3,321	\$3,321	\$5,812
2034	64	\$3,321	\$3,321	\$5,812
2035	65	\$3,321	\$3,321	\$5,812
2036	66	\$3,321	\$3,321	\$5,812
2037	FRA	\$3,321	\$3,321	\$5,812

*Calculations include all eligible COLA increases and are applied from that point forward.

**Family Maximum Benefit amount.

Cost of Living Adjustments

Year	COLA
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Note regarding Projections and Estimates

For clients who have not yet reached their year of eligibility, RSSA Roadmap utilizes the most recent SSA intermediate economic projections provided in the annual Trustees Report to estimate wage index factors and bend points.

RSSA Roadmap projects benefits through the year 2075. Due to changing economic conditions, projections do not go past this time.

RSSA Roadmap projections may vary from those illustrated in the Social Security benefit statement. Assumptions are different between the two calculations, including (but not limited to) a consistent level of earnings for the rest of a career.

General Information

	Steven Sample	Mindy Sample
Date of Birth:	1/15/1966	7/15/1970
Age:	59	55
FRA (Full Retirement Age):	67 and 0 month(s)	67 and 0 month(s)
FRA Date:	01/2033	07/2037
Life Expectancy:	80	93
Future Earnings Through:	2027	2024
Non-Covered Pension:	No	No

Additional Settings

The RSSA Roadmap Economic Default Settings and Assumptions follow a commonly used methodology to determine the real rate of return or the rate to calculate the net present value (NPV) of future Social Security benefits. These assumptions may affect lifetime benefit amounts and the Primary Insurance Amount (PIA) if future earnings are projected.

Inflation Rate:	2.25%
Nominal Rate of Return:	5.00%
Real Rate of Return:	2.69%
Software Version:	v2.5.28