



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.

Comparing Filing Strategies

Optimized Filing Strategy

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2029 (70)	\$3,193	\$521,931	\$521,931
Jane Smith's Own Benefits	1/2023 (62)	\$1,470	\$363,588	
Jane Smith's Survivor Benefits	11/2041 (80 & 10 mos)	\$3,598	\$191,825	\$555,412
Family Benefit	1/2023	\$1,529	\$100,845	\$100,845
				\$1,178,188

File at Custom Age

IMPACTED BY EARNED INCOME

▼ \$103,216 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2024 (65)	\$2,128	\$495,780	\$495,780
Jane Smith's Own Benefits	1/2024 (63)	\$1,591	\$370,658	
Jane Smith's Survivor Benefits	11/2041 (80 & 10 mos)	\$2,520	\$134,345	\$505,003
Family Benefit	1/2024	\$1,212	\$74,189	\$74,189
				\$1,074,972

File at Next Available Date

IMPACTED BY EARNED INCOME

▼ \$118,258 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2023 (64)	\$1,947	\$481,486	\$481,486
Jane Smith's Own Benefits	1/2023 (62)	\$1,470	\$363,588	
Jane Smith's Survivor Benefits	11/2041 (80 & 10 mos)	\$2,368	\$126,268	\$489,855
Family Benefit	1/2023	\$1,200	\$88,589	\$88,589
				\$1,059,930

*Earned income may impact any scenario filing before FRA

SAMPLE REPORT