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Disclaimer

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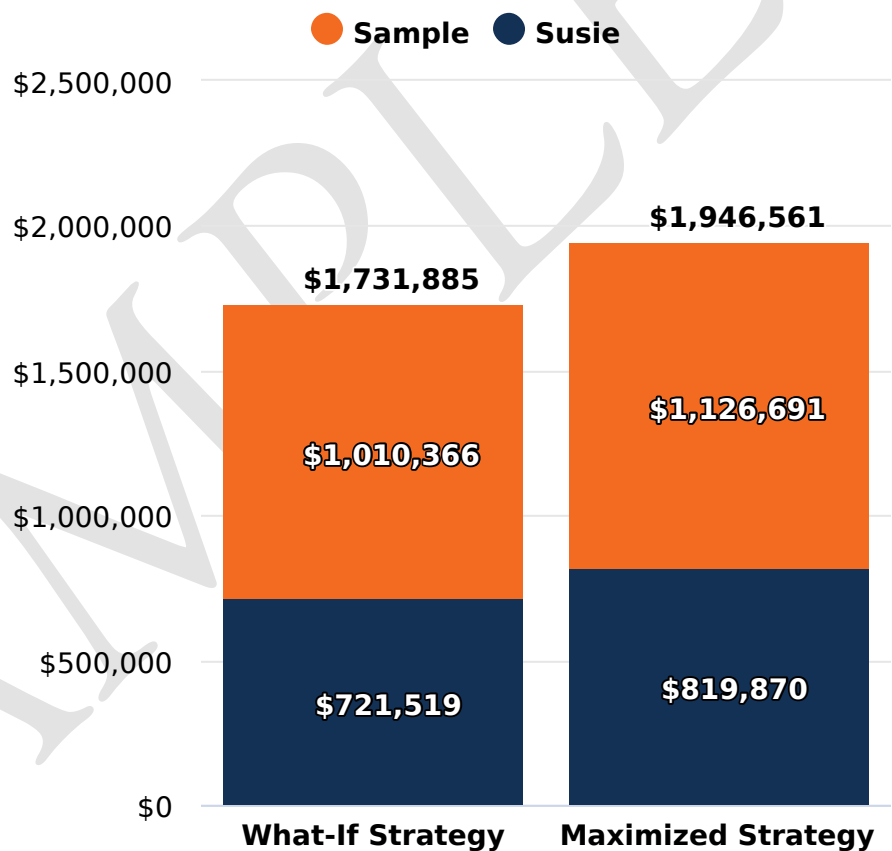
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Maximized Lifetime Benefits

We examined **20,326** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$214,676** over What-If Dates.

 **\$214,676**

Lifetime benefits increase by using
Maximized Filing Dates



All amounts are in today's dollars. Lifetime benefits are calculated as the present value of all future benefits assuming you live through your maximum age of life. Discounting is non-actuarial and is based on the real rate of return implied by your assumed nominal rate of return and inflation rate.

Maximized Filing Dates

Sample	files for retirement benefits in Jul 2026, the year Sample turns 66	Jul 2026
Sample	suspends retirement benefits in Oct 2026, the year Sample turns 66	Oct 2026
Sample	reinstates retirement benefits in Dec 2029, the year Sample turns 69	Dec 2029
Susie	files for retirement benefits in Dec 2034, the year Susie turns 69	Dec 2034
Susie	files for widow(er)'s benefits in Dec 2060, the year Susie turns 95	Dec 2060

CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger enrollment in Medicare Part A once you reach age 65. If already past 65, Medicare Part A coverage begins retroactively 6 months before the date you apply for Social Security benefits (though no earlier than the month you turned 65).

What-If Filing Dates

- Sample files for retirement benefits in Mar 2024, the year Sample turns 64
- Susie files for retirement benefits in Jan 2027, the year Susie turns 62
- Susie files for widow(er)'s benefits in Dec 2060, the year Susie turns 95

CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger enrollment in Medicare Part A once you reach age 65. If already past 65, Medicare Part A coverage begins retroactively 6 months before the date you apply for Social Security benefits (though no earlier than the month you turned 65).

What-If Filing Dates Summary

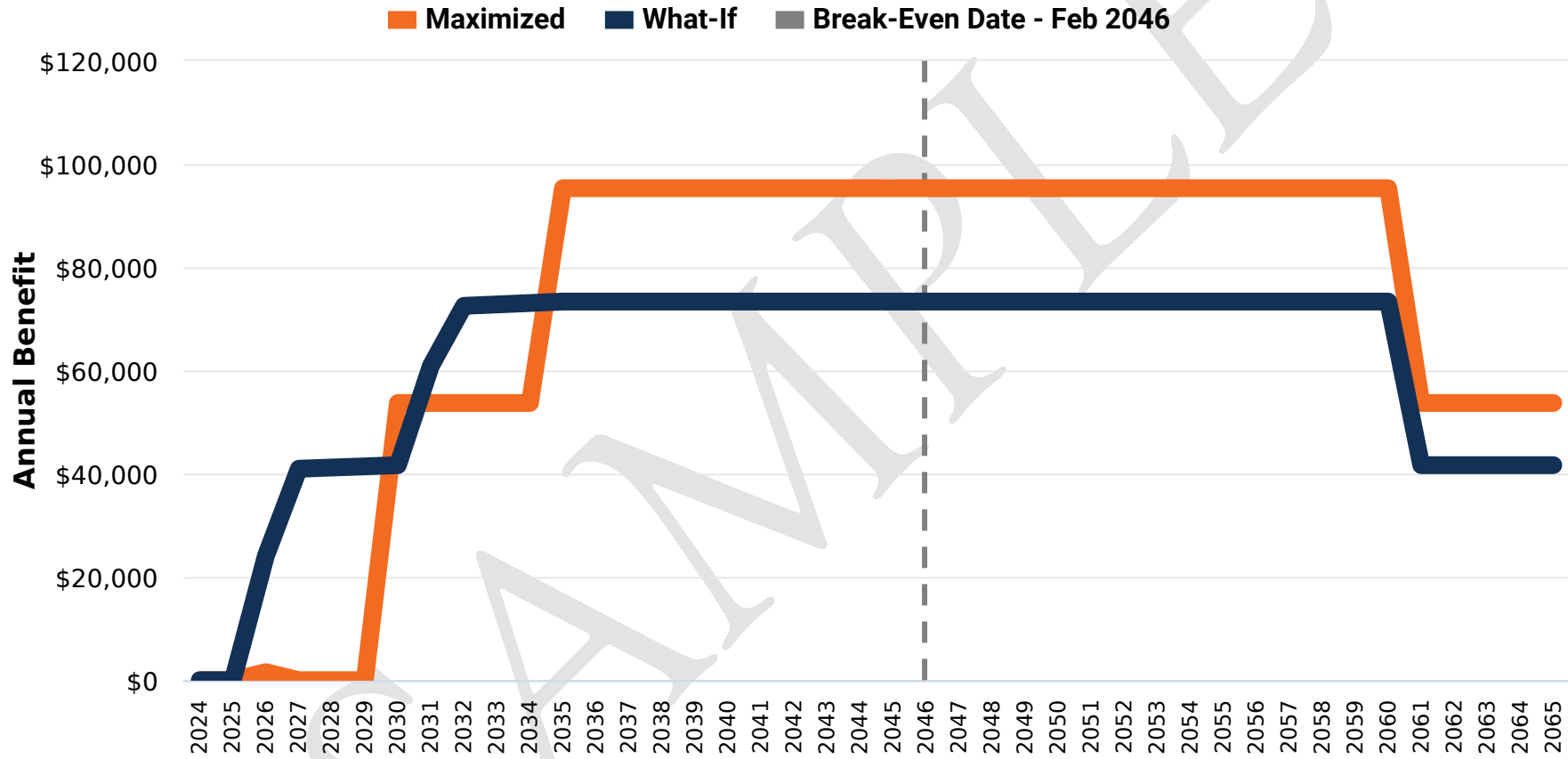
Name	Retirement	Spousal	Survivor	Present Value
Sample:	Mar 2024 (64)	N/A	N/A	\$1,010,366
Susie:	Jan 2027 (62)	N/A	Dec 2060 (95)	\$721,519
Total:				\$1,731,885

Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Sample:	Jul 2026 / Oct 2026 / Dec 2029	N/A	N/A	\$1,126,691
Susie:	Dec 2034 (69)	N/A	Dec 2060 (95)	\$819,870
Total:				\$1,946,561

SAMPLE

Household Annual Benefit Details



Break-Even Date: Feb 2046 (Sample age 86, Susie age 81)

Break-even date is when the total present value of benefits from the maximized strategy equals or exceeds the corresponding amount from the what-if strategy.

Household Details - Maximized Annual Benefits

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Sample	Susie	Sample	Susie	Sample	Susie	Sample	Susie			
2024	64	59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025	65	60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026	66	61	\$10,303	\$0	\$0	\$0	\$0	\$0	\$0	\$8,754	\$1,549
2027	67	62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	68	63	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	69	64	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2030	70	65	\$53,708	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$53,708
2031	71	66	\$53,708	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$53,708
2032	72	67	\$53,708	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$53,708
2033	73	68	\$53,708	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$53,708
2034	74	69	\$53,708	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$53,708
2035	75	70	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2036	76	71	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2037	77	72	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2038	78	73	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2039	79	74	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2040	80	75	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2041	81	76	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2042	82	77	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2043	83	78	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2044	84	79	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Sample	Susie	Sample	Susie	Sample	Susie	Sample	Susie			
2045	85	80	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2046	86	81	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2047	87	82	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2048	88	83	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2049	89	84	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2050	90	85	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2051	91	86	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2052	92	87	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2053	93	88	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2054	94	89	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2055	95	90	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2056	96	91	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2057	97	92	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2058	98	93	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2059	99	94	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2060	100	95	\$53,708	\$41,620	\$0	\$0	\$0	\$0	\$0	\$0	\$95,328
2061		96		\$41,620		\$0		\$12,088	\$0	\$0	\$53,708
2062		97		\$41,620		\$0		\$12,088	\$0	\$0	\$53,708
2063		98		\$41,620		\$0		\$12,088	\$0	\$0	\$53,708
2064		99		\$41,620		\$0		\$12,088	\$0	\$0	\$53,708
2065		100		\$41,620		\$0		\$12,088	\$0	\$0	\$53,708

Household Details - What-If Annual Benefits

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Sample	Susie	Sample	Susie	Sample	Susie	Sample	Susie			
2024	64	59	\$25,702	\$0	\$0	\$0	\$0	\$0	\$0	\$25,702	\$0

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Sample	Susie	Sample	Susie	Sample	Susie	Sample	Susie			
2025	65	60	\$34,513	\$0	\$0	\$0	\$0	\$0	\$0	\$34,513	\$0
2026	66	61	\$35,702	\$0	\$0	\$0	\$0	\$0	\$0	\$11,645	\$24,057
2027	67	62	\$40,969	\$20,083	\$0	\$0	\$0	\$0	\$0	\$20,083	\$40,969
2028	68	63	\$41,204	\$22,144	\$0	\$0	\$0	\$0	\$0	\$22,144	\$41,204
2029	69	64	\$41,431	\$22,376	\$0	\$0	\$0	\$0	\$0	\$22,376	\$41,431
2030	70	65	\$41,662	\$22,608	\$0	\$0	\$0	\$0	\$0	\$22,608	\$41,662
2031	71	66	\$41,662	\$22,816	\$0	\$0	\$0	\$0	\$0	\$3,563	\$60,915
2032	72	67	\$41,662	\$30,871	\$0	\$0	\$0	\$0	\$0	\$0	\$72,533
2033	73	68	\$41,662	\$31,141	\$0	\$0	\$0	\$0	\$0	\$0	\$72,803
2034	74	69	\$41,662	\$31,414	\$0	\$0	\$0	\$0	\$0	\$0	\$73,076
2035	75	70	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2036	76	71	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2037	77	72	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2038	78	73	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2039	79	74	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2040	80	75	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2041	81	76	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2042	82	77	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2043	83	78	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2044	84	79	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2045	85	80	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2046	86	81	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2047	87	82	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2048	88	83	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2049	89	84	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2050	90	85	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2051	91	86	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2052	92	87	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Sample	Susie	Sample	Susie	Sample	Susie	Sample	Susie			
2053	93	88	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2054	94	89	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2055	95	90	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2056	96	91	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2057	97	92	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2058	98	93	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2059	99	94	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2060	100	95	\$41,662	\$31,700	\$0	\$0	\$0	\$0	\$0	\$0	\$73,362
2061		96		\$31,700		\$0		\$9,962	\$0	\$0	\$41,662
2062		97		\$31,700		\$0		\$9,962	\$0	\$0	\$41,662
2063		98		\$31,700		\$0		\$9,962	\$0	\$0	\$41,662
2064		99		\$31,700		\$0		\$9,962	\$0	\$0	\$41,662
2065		100		\$31,700		\$0		\$9,962	\$0	\$0	\$41,662

Comparison of What-If and Maximized Annual Household Benefits

Year	Ages		Sample		Susie		Total	
	Sample	Susie	What-If	Maximized	What-If	Maximized	What-If	Maximized
2024	64	59	\$0	\$0	\$0	\$0	\$0	\$0
2025	65	60	\$0	\$0	\$0	\$0	\$0	\$0
2026	66	61	\$24,057	\$1,549	\$0	\$0	\$24,057	\$1,549
2027	67	62	\$40,969	\$0	\$0	\$0	\$40,969	\$0
2028	68	63	\$41,204	\$0	\$0	\$0	\$41,204	\$0
2029	69	64	\$41,431	\$0	\$0	\$0	\$41,431	\$0
2030	70	65	\$41,662	\$53,708	\$0	\$0	\$41,662	\$53,708
2031	71	66	\$41,662	\$53,708	\$19,253	\$0	\$60,915	\$53,708
2032	72	67	\$41,662	\$53,708	\$30,871	\$0	\$72,533	\$53,708

Year	Ages		Sample		Susie		Total	
	Sample	Susie	What-If	Maximized	What-If	Maximized	What-If	Maximized
2033	73	68	\$41,662	\$53,708	\$31,141	\$0	\$72,803	\$53,708
2034	74	69	\$41,662	\$53,708	\$31,414	\$0	\$73,076	\$53,708
2035	75	70	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2036	76	71	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2037	77	72	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2038	78	73	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2039	79	74	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2040	80	75	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2041	81	76	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2042	82	77	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2043	83	78	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2044	84	79	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2045	85	80	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2046	86	81	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2047	87	82	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2048	88	83	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2049	89	84	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2050	90	85	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2051	91	86	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2052	92	87	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2053	93	88	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2054	94	89	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2055	95	90	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2056	96	91	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2057	97	92	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2058	98	93	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2059	99	94	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328
2060	100	95	\$41,662	\$53,708	\$31,700	\$41,620	\$73,362	\$95,328

Year	Ages		Sample		Susie		Total	
	Sample	Susie	What-If	Maximized	What-If	Maximized	What-If	Maximized
2061		96			\$41,662	\$53,708	\$41,662	\$53,708
2062		97			\$41,662	\$53,708	\$41,662	\$53,708
2063		98			\$41,662	\$53,708	\$41,662	\$53,708
2064		99			\$41,662	\$53,708	\$41,662	\$53,708
2065		100			\$41,662	\$53,708	\$41,662	\$53,708

How to Apply for Benefits

To learn more about how to apply for your benefits, refer to our guide here:

https://content.maximize.tools/mmss/ss_apply

Understanding Your Options and Our Calculations

For a detailed explanation of your options and our calculations, please refer to the guide here:

https://content.maximize.tools/mmss/ss_understand

Inputs

Family

Current Marital Status: Married

Sample

Date of Birth: 1 Jan 1960

Maximum Age: 100

Last Year With Earnings: 2029

Earnings

Year	Age	Covered Earnings	Total Earnings
1976	16	\$3,000	\$3,000
1977	17	\$3,000	\$3,000
1978	18	\$5,000	\$5,000
1979	19	\$6,000	\$6,000
1980	20	\$7,000	\$7,000
1981	21	\$8,000	\$8,000
1982	22	\$10,000	\$10,000
1983	23	\$11,000	\$11,000
1984	24	\$12,000	\$12,000
1985	25	\$15,000	\$15,000
1986	26	\$17,000	\$17,000
1987	27	\$18,000	\$18,000
1988	28	\$20,000	\$20,000
1989	29	\$22,000	\$22,000
1990	30	\$30,000	\$30,000
1991	31	\$31,000	\$31,000
1992	32	\$33,000	\$33,000
1993	33	\$35,000	\$35,000
1994	34	\$37,000	\$37,000
1995	35	\$39,000	\$39,000
1996	36	\$43,000	\$43,000
1997	37	\$46,000	\$46,000
1998	38	\$50,000	\$50,000
1999	39	\$54,000	\$54,000
2000	40	\$57,000	\$57,000
2001	41	\$60,000	\$60,000

Year	Age	Covered Earnings	Total Earnings
2002	42	\$64,000	\$64,000
2003	43	\$67,000	\$67,000
2004	44	\$70,000	\$70,000
2005	45	\$73,000	\$73,000
2006	46	\$75,000	\$75,000
2007	47	\$78,000	\$78,000
2008	48	\$82,000	\$82,000
2009	49	\$86,000	\$86,000
2010	50	\$90,000	\$90,000
2011	51	\$92,000	\$92,000
2012	52	\$94,000	\$94,000
2013	53	\$97,000	\$97,000
2014	54	\$100,000	\$100,000
2015	55	\$105,000	\$105,000
2016	56	\$109,000	\$109,000
2017	57	\$113,000	\$113,000
2018	58	\$116,000	\$116,000
2019	59	\$120,000	\$120,000
2020	60	\$123,000	\$123,000
2021	61	\$126,000	\$126,000
2022	62	\$130,000	\$130,000
2023	63	\$135,000	\$135,000
2024	64	\$117,000	\$117,000
2025	65	\$119,632	\$119,632
2026	66	\$122,324	\$122,324
2027	67	\$125,077	\$125,077
2028	68	\$127,891	\$127,891
2029	69	\$130,768	\$130,768

Current Social Security Benefits

Disability: N/A
 Retirement: N/A
 Spousal: N/A
 Widow(er)'s: N/A

What-If Social Security Benefit Filing Dates

Retirement File Date: Mar 2024
 Spousal File Date: Jan 2027
 Widow(er)'s: N/A

Susie

Date of Birth: 1 Jan 1965
 Maximum Age: 100
 Last Year With Earnings: 2034

Earnings

Year	Age	Covered Earnings	Total Earnings
1981	16	\$0	\$0
1982	17	\$0	\$0
1983	18	\$3,000	\$3,000
1984	19	\$3,500	\$3,500
1985	20	\$4,000	\$4,000
1986	21	\$4,500	\$4,500
1987	22	\$10,000	\$10,000
1988	23	\$11,000	\$11,000
1989	24	\$12,000	\$12,000
1990	25	\$13,000	\$13,000
1991	26	\$14,000	\$14,000
1992	27	\$15,000	\$15,000
1993	28	\$16,000	\$16,000
1994	29	\$17,000	\$17,000
1995	30	\$20,000	\$20,000
1996	31	\$22,000	\$22,000
1997	32	\$24,000	\$24,000
1998	33	\$26,000	\$26,000
1999	34	\$28,000	\$28,000
2000	35	\$30,000	\$30,000
2001	36	\$32,000	\$32,000
2002	37	\$34,000	\$34,000
2003	38	\$36,000	\$36,000
2004	39	\$38,000	\$38,000
2005	40	\$40,000	\$40,000
2006	41	\$42,000	\$42,000
2007	42	\$44,000	\$44,000
2008	43	\$46,000	\$46,000
2009	44	\$48,000	\$48,000
2010	45	\$50,000	\$50,000
2011	46	\$52,000	\$52,000
2012	47	\$54,000	\$54,000
2013	48	\$56,000	\$56,000
2014	49	\$58,000	\$58,000

Year	Age	Covered Earnings	Total Earnings
2015	50	\$60,000	\$60,000
2016	51	\$62,000	\$62,000
2017	52	\$64,000	\$64,000
2018	53	\$66,000	\$66,000
2019	54	\$68,000	\$68,000
2020	55	\$70,000	\$70,000
2021	56	\$72,000	\$72,000
2022	57	\$74,000	\$74,000
2023	58	\$76,000	\$76,000
2024	59	\$78,000	\$78,000
2025	60	\$79,755	\$79,755
2026	61	\$81,549	\$81,549
2027	62	\$83,384	\$83,384
2028	63	\$85,260	\$85,260
2029	64	\$87,179	\$87,179
2030	65	\$89,140	\$89,140
2031	66	\$91,146	\$91,146
2032	67	\$93,197	\$93,197
2033	68	\$95,294	\$95,294
2034	69	\$97,438	\$97,438

Current Social Security Benefits

Disability: N/A
 Retirement: N/A
 Spousal: N/A
 Widow(er)'s: N/A

What-If Social Security Benefit Filing Dates

Retirement File Date: Jan 2027
 Spousal File Date: Jan 2027
 Widow(er)'s File Date: Dec 2060

Settings

Inflation Rate: 2.25%
 Nominal Rate of Return: 4.25%