



Your Customized Social Security Spousal Planning Analysis

Prepared For

John and Jane Doe

Prepared By **Sandy Young**

SY Financial Group

Hampstead Village Center 4508 Lower Beckleysville Rd

Hampstead, MD 21074

443-508-1347

sandy@syfinancialgroup.com

Comparison of Scenarios

1. John and Jane Maximum Benefit

Strategy:

2024: John claims on own record at age 70.

2025: Jane claims on own record at age 70.

Assumptions:

Current year: 2016, COLA: 2.7%, Current age: John 62, Jane 61, PIA: John \$1982, Jane \$2021, Life expectancy: John 85, Jane 95.

2. John and Jane Earliest Benefit

Strategy:

2016: John claims on own record at age 62.

2017: Jane claims on own record at age 62.

Assumptions:

Current year: 2016, COLA: 2.7%, Current age: John 62, Jane 61, PIA: John \$1982, Jane \$2021, Life expectancy: John 85, Jane 95.

3. John and Jane Hybrid Strategy

Strategy:

2016: John claims on own record at age 62.

2025: Jane claims on own record at age 70.

Assumptions:

Current year: 2016, COLA: 2.7%, Current age: John 62, Jane 61, PIA: John \$1982, Jane \$2021, Life expectancy: John 85, Jane 95.

4. John files at age 62, Jane files at age 66

Strategy:

2016: John claims on own record at age 62.

2021: Jane claims on own record at age 66.

Assumptions:

Current year: 2016, COLA: 2.7%, Current age: John 62, Jane 61, PIA: John \$1,982, Jane \$2,021, Life expectancy: John 85, Jane 95.

5. John files at age 66, Jane files at age 66.

Strategy:

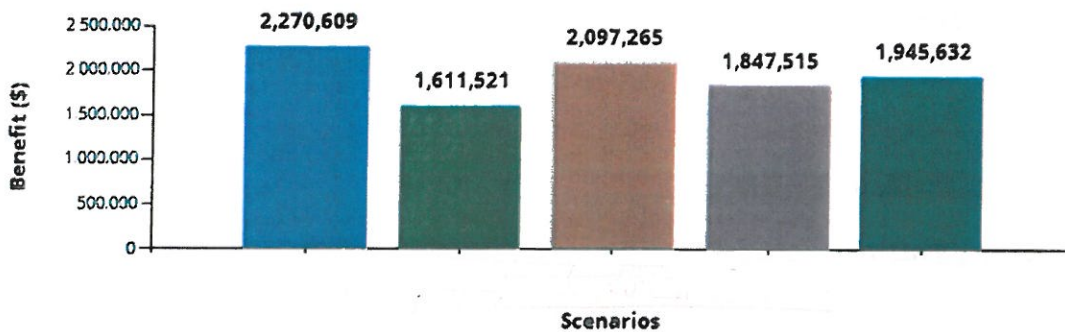
2020: John claims on own record at age 66.

2021: Jane claims on own record at age 66.

Assumptions:

Current year: 2016, COLA: 2.7%, Current age: John 62, Jane 61, PIA: John \$1,982, Jane \$2,021, Life expectancy: John 85, Jane 95.

Cumulative Benefit (\$)



Cumulative Benefit Comparison (\$)

