

# **MAXIMIZE** *my* **SOCIAL SECURITY**

Social Security Analysis Prepared For

**SAMPLE - Married Family**

## Contents

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Disclaimer	1
Maximized Lifetime Benefits	2
Maximized Filing Dates	3
Household Annual Benefit Details	4
How to Apply for Benefits	9
Understanding Your Options and Our Calculations	9
Inputs	10

## Disclaimer

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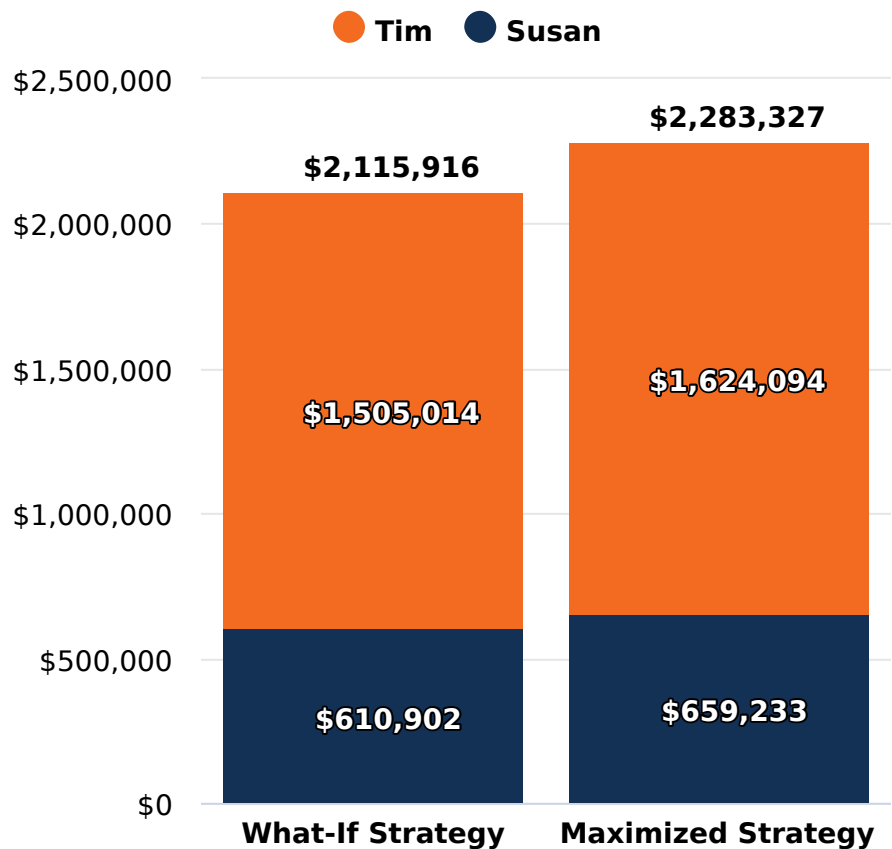
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## Maximized Lifetime Benefits

We examined **2,933** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$167,411** over What-If Dates.

 **\$167,411**

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

<b>Susan</b>	files for retirement benefits in Dec 2023, the year Susan turns 67	<b>Dec 2023</b>
<b>Tim</b>	files for retirement benefits in Feb 2026, the year Tim turns 70	<b>Feb 2026</b>
<b>Susan</b>	files for spousal benefits in Feb 2026, the year Susan turns 70	<b>Feb 2026</b>

## What-If Filing Dates

- Tim files for retirement benefits in Dec 2023, the year Tim turns 67
- Susan files for retirement benefits in Dec 2026, the year Susan turns 70
- Susan files for spousal benefits in Dec 2026, the year Susan turns 70

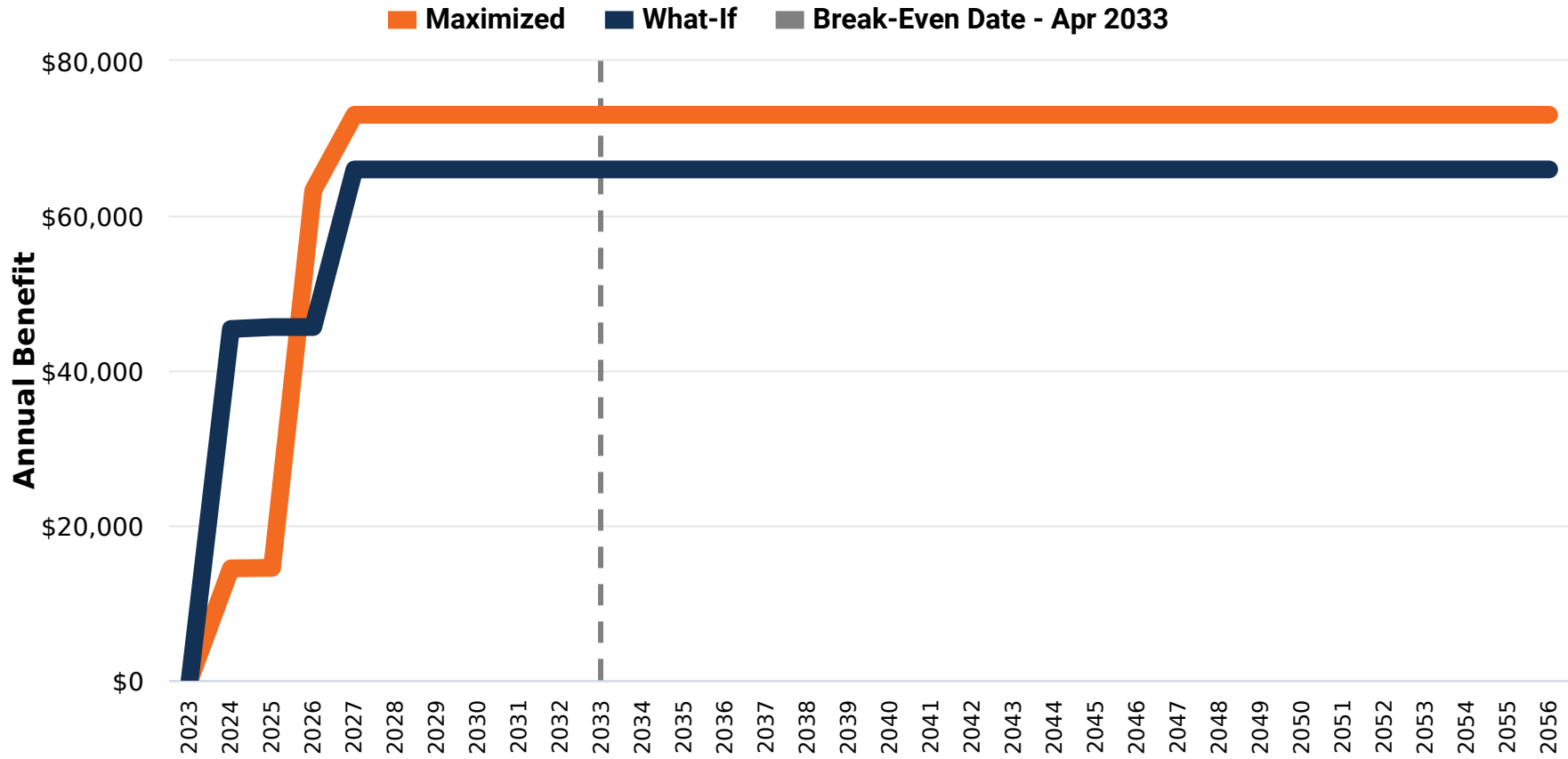
## What-If Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Dec 2023 (67)	N/A	N/A	\$1,505,014
Susan:	Dec 2026 (70)	Dec 2026 (70)	N/A	\$610,902
Total:				\$2,115,916

## Maximized Filing Dates Summary

Name	Retirement	Spousal	Survivor	Present Value
Tim:	Feb 2026 (70)	N/A	N/A	\$1,624,094
Susan:	Dec 2023 (67)	Feb 2026 (70)	N/A	\$659,233
Total:				\$2,283,327

## Household Annual Benefit Details



**Break-Even Date: Apr 2033 (Tim age 77, Susan age 77)**

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
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$0	\$14,442	\$0	\$0	\$0	\$0	\$0	\$0	\$14,442
2025	69	69	\$0	\$14,503	\$0	\$0	\$0	\$0	\$0	\$0	\$14,503
2026	70	70	\$43,894	\$14,503	\$0	\$4,884	\$0	\$0	\$0	\$0	\$63,281
2027	71	71	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2028	72	72	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2029	73	73	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2030	74	74	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2031	75	75	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2032	76	76	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2033	77	77	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2034	78	78	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2035	79	79	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2036	80	80	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2037	81	81	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2038	82	82	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2039	83	83	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2040	84	84	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2041	85	85	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2042	86	86	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2043	87	87	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2044	88	88	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2045	89	89	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2046	90	90	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2047	91	91	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2048	92	92	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2049	93	93	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2050	94	94	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2051	95	95	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2052	96	96	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2053	97	97	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2054	98	98	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2055	99	99	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036
2056	100	100	\$52,673	\$14,503	\$0	\$5,861	\$0	\$0	\$0	\$0	\$73,036

### Household Details - What-If Annual Benefits

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,365
2025	69	69	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2026	70	70	\$45,614	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,614
2027	71	71	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2028	72	72	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2029	73	73	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2030	74	74	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2031	75	75	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977

Year	Ages		Retirement Benefits		Spousal Benefits		Survivor Benefits		Children's Benefits	Earnings Deduction	Net Benefit
	Tim	Susan	Tim	Susan	Tim	Susan	Tim	Susan			
2032	76	76	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2033	77	77	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2034	78	78	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2035	79	79	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2036	80	80	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2037	81	81	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2038	82	82	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2039	83	83	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2040	84	84	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2041	85	85	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2042	86	86	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2043	87	87	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2044	88	88	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2045	89	89	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2046	90	90	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2047	91	91	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2048	92	92	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2049	93	93	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2050	94	94	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2051	95	95	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2052	96	96	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2053	97	97	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2054	98	98	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2055	99	99	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977
2056	100	100	\$45,614	\$17,807	\$0	\$2,556	\$0	\$0	\$0	\$0	\$65,977



### Comparison of What-If and Maximized Annual Household Benefits

Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2023	67	67	\$0	\$0	\$0	\$0	\$0	\$0
2024	68	68	\$45,365	\$0	\$0	\$14,442	\$45,365	\$14,442
2025	69	69	\$45,614	\$0	\$0	\$14,503	\$45,614	\$14,503
2026	70	70	\$45,614	\$43,894	\$0	\$19,387	\$45,614	\$63,281
2027	71	71	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2028	72	72	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2029	73	73	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2030	74	74	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2031	75	75	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2032	76	76	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2033	77	77	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2034	78	78	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2035	79	79	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2036	80	80	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2037	81	81	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2038	82	82	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2039	83	83	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2040	84	84	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2041	85	85	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2042	86	86	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2043	87	87	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2044	88	88	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2045	89	89	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2046	90	90	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2047	91	91	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036

Year	Ages		Tim		Susan		Total	
	Tim	Susan	What-If	Maximized	What-If	Maximized	What-If	Maximized
2048	92	92	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2049	93	93	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2050	94	94	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2051	95	95	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2052	96	96	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2053	97	97	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2054	98	98	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2055	99	99	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036
2056	100	100	\$45,614	\$52,673	\$20,363	\$20,363	\$65,977	\$73,036

## How to Apply for Benefits

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

[https://content.maximize.tools/mmss/ss\\_apply](https://content.maximize.tools/mmss/ss_apply)

## Understanding Your Options and Our Calculations

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

[https://content.maximize.tools/mmss/ss\\_understand](https://content.maximize.tools/mmss/ss_understand)

## Inputs

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### Family

Current Marital Status: Married

### Tim

Date of Birth: 15 Feb 1956

Maximum Age: 100

Last Year With Earnings: 2025

### Earnings

Year	Age	Covered Earnings	Total Earnings
1972	16	\$2,439	\$2,439
1973	17	\$2,683	\$2,683
1974	18	\$2,951	\$2,951
1975	19	\$3,246	\$3,246
1976	20	\$3,571	\$3,571
1977	21	\$3,928	\$3,928
1978	22	\$4,321	\$4,321
1979	23	\$4,753	\$4,753
1980	24	\$5,228	\$5,228
1981	25	\$24,391	\$24,391
1982	26	\$25,611	\$25,611
1983	27	\$26,891	\$26,891
1984	28	\$28,236	\$28,236
1985	29	\$29,647	\$29,647
1986	30	\$31,130	\$31,130
1987	31	\$32,686	\$32,686
1988	32	\$34,321	\$34,321
1989	33	\$36,037	\$36,037
1990	34	\$37,838	\$37,838
1991	35	\$39,730	\$39,730
1992	36	\$41,717	\$41,717
1993	37	\$43,803	\$43,803
1994	38	\$45,993	\$45,993
1995	39	\$48,293	\$48,293
1996	40	\$50,707	\$50,707
1997	41	\$53,242	\$53,242

Year	Age	Covered Earnings	Total Earnings
1998	42	\$55,905	\$55,905
1999	43	\$58,700	\$58,700
2000	44	\$61,635	\$61,635
2001	45	\$64,717	\$64,717
2002	46	\$67,952	\$67,952
2003	47	\$71,350	\$71,350
2004	48	\$74,918	\$74,918
2005	49	\$78,663	\$78,663
2006	50	\$82,597	\$82,597
2007	51	\$86,726	\$86,726
2008	52	\$91,063	\$91,063
2009	53	\$95,616	\$95,616
2010	54	\$100,397	\$100,397
2011	55	\$105,416	\$105,416
2012	56	\$110,687	\$110,687
2013	57	\$116,222	\$116,222
2014	58	\$122,033	\$122,033
2015	59	\$128,134	\$128,134
2016	60	\$134,541	\$134,541
2017	61	\$141,268	\$141,268
2018	62	\$148,332	\$148,332
2019	63	\$155,748	\$155,748
2020	64	\$163,536	\$163,536
2021	65	\$171,712	\$171,712
2022	66	\$180,298	\$180,298
2023	67	\$0	\$0
2024	68	\$0	\$0
2025	69	\$0	\$0

**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: Dec 2023  
 Spousal File Date: Dec 2026  
 Widow(er)'s: N/A

**Susan**

Date of Birth: 15 Dec 1956  
 Maximum Age: 100  
 Last Year With Earnings: 2025

**Earnings**

Year	Age	Covered Earnings	Total Earnings
1972	16	\$1,987	\$1,987
1973	17	\$2,225	\$2,225
1974	18	\$2,492	\$2,492
1975	19	\$2,792	\$2,792
1976	20	\$3,127	\$3,127
1977	21	\$3,502	\$3,502
1978	22	\$3,922	\$3,922
1979	23	\$4,393	\$4,393
1980	24	\$4,920	\$4,920
1981	25	\$5,068	\$5,068
1982	26	\$5,220	\$5,220
1983	27	\$5,376	\$5,376
1984	28	\$5,538	\$5,538
1985	29	\$5,704	\$5,704
1986	30	\$5,875	\$5,875
1987	31	\$6,051	\$6,051
1988	32	\$6,233	\$6,233
1989	33	\$6,419	\$6,419
1990	34	\$6,612	\$6,612
1991	35	\$6,810	\$6,810
1992	36	\$7,015	\$7,015
1993	37	\$7,225	\$7,225
1994	38	\$7,442	\$7,442
1995	39	\$7,665	\$7,665
1996	40	\$7,895	\$7,895
1997	41	\$8,132	\$8,132
1998	42	\$8,376	\$8,376
1999	43	\$8,627	\$8,627
2000	44	\$8,886	\$8,886
2001	45	\$9,153	\$9,153
2002	46	\$9,427	\$9,427
2003	47	\$9,710	\$9,710
2004	48	\$10,001	\$10,001
2005	49	\$10,301	\$10,301

Year	Age	Covered Earnings	Total Earnings
2006	50	\$10,610	\$10,610
2007	51	\$10,929	\$10,929
2008	52	\$11,257	\$11,257
2009	53	\$11,594	\$11,594
2010	54	\$11,942	\$11,942
2011	55	\$12,300	\$12,300
2012	56	\$12,669	\$12,669
2013	57	\$13,049	\$13,049
2014	58	\$13,441	\$13,441
2015	59	\$13,844	\$13,844
2016	60	\$14,260	\$14,260
2017	61	\$14,687	\$14,687
2018	62	\$15,128	\$15,128
2019	63	\$15,582	\$15,582
2020	64	\$16,049	\$16,049
2021	65	\$16,531	\$16,531
2022	66	\$17,027	\$17,027
2023	67	\$0	\$0
2024	68	\$0	\$0
2025	69	\$0	\$0

**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: Dec 2026  
 Spousal File Date: Dec 2026  
 Widow(er)'s: N/A

**Settings**

Inflation Rate: 3.75%  
 Nominal Rate of Return: 3.75%