



# Social Security Roadmap

Nathan Ford & Meg Ford

***Prepared by:***

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07/04/2025

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Nathan Ford & Meg Ford

AZ 88888

Re: Social Security Analysis for Nathan Ford & Meg Ford

Dear Nathan Ford & Meg Ford:

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://www.ssa.gov/myaccount).

If you have any questions regarding this analysis or anything related to Social Security, please reach out using the contact information on the cover page.

Kevin Knauss

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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.

### 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.

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.	

**Nathan Ford**  
 FRA (Full Retirement Age): 67 and 0 month(s)  
 FRA Date: 06/2030

**Meg Ford**  
 FRA (Full Retirement Age): 67 and 0 month(s)  
 FRA Date: 07/2030

### 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		
Nathan											
Meg		2025	2026	2027	2028	2029	2030	2030	2031	2032	2033
		62	63	64	65	66	FRA	67	68	69	70
2025	62	\$102,780	\$102,780	\$102,780	\$102,780	\$102,780	\$103,044	\$103,044	\$106,920	\$110,808	\$114,684
2026	63	\$104,760	\$104,760	\$104,760	\$104,760	\$104,760	\$105,024	\$105,024	\$108,900	\$112,788	\$116,664
2027	64	\$106,920	\$106,920	\$106,920	\$106,920	\$106,920	\$107,184	\$107,184	\$111,060	\$114,948	\$118,824
2028	65	\$109,788	\$109,788	\$109,788	\$109,788	\$109,788	\$110,052	*\$110,052	\$113,928	\$117,816	\$121,692
2029	66	\$112,668	\$112,668	\$112,668	\$112,668	\$112,668	\$112,932	\$112,932	\$116,808	\$120,696	\$124,572
2030	FRA	\$115,536	\$115,536	\$115,536	\$115,536	\$115,536	\$115,800	\$115,800	\$119,676	\$123,564	\$127,440
2030	67	\$115,536	\$115,536	\$115,536	\$115,536	\$115,536	\$115,800	\$115,800	\$119,676	\$123,564	\$127,440
2031	68	\$118,992	\$118,992	\$118,992	\$118,992	\$118,992	\$119,256	\$119,256	\$123,132	\$127,020	\$130,896
2032	69	\$122,436	\$122,436	\$122,436	\$122,436	\$122,436	\$122,700	\$122,700	\$126,576	\$130,464	\$134,340
2033	70	\$125,892	\$125,892	\$125,892	\$125,892	\$125,892	\$126,156	\$126,156	\$130,032	\$133,920	\$137,796

### Monthly Benefits

		Nathan									
Meg		2025	2026	2027	2028	2029	2030	2030	2031	2032	2033
		62	63	64	65	66	FRA	67	68	69	70
2025	62	\$6,546	\$6,546	\$6,546	\$6,546	\$6,546	\$6,568	\$6,568	\$6,891	\$7,215	\$7,538
2026	63	\$6,711	\$6,711	\$6,711	\$6,711	\$6,711	\$6,733	\$6,733	\$7,056	\$7,380	\$7,703
2027	64	\$6,891	\$6,891	\$6,891	\$6,891	\$6,891	\$6,913	\$6,913	\$7,236	\$7,560	\$7,883
2028	65	\$7,130	\$7,130	\$7,130	\$7,130	\$7,130	\$7,152	*\$7,152	\$7,475	\$7,799	\$8,122
2029	66	\$7,370	\$7,370	\$7,370	\$7,370	\$7,370	\$7,392	\$7,392	\$7,715	\$8,039	\$8,362
2030	FRA	\$7,609	\$7,609	\$7,609	\$7,609	\$7,609	\$7,631	\$7,631	\$7,954	\$8,278	\$8,601
2030	67	\$7,609	\$7,609	\$7,609	\$7,609	\$7,609	\$7,631	\$7,631	\$7,954	\$8,278	\$8,601
2031	68	\$7,897	\$7,897	\$7,897	\$7,897	\$7,897	\$7,919	\$7,919	\$8,242	\$8,566	\$8,889
2032	69	\$8,184	\$8,184	\$8,184	\$8,184	\$8,184	\$8,206	\$8,206	\$8,529	\$8,853	\$9,176
2033	70	\$8,472	\$8,472	\$8,472	\$8,472	\$8,472	\$8,494	\$8,494	\$8,817	\$9,141	\$9,464

\* 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 A		Option B		Option C	
	Nathan	Meg	Nathan	Meg	Nathan	Meg	Nathan	Meg
Filing Age(s)	70	62	65	65	FRA	FRA	63	68
Filing Month	Jun 2033	Aug 2025	Jun 2028	Jul 2028	Jun 2030	Jul 2030	Jun 2026	Jul 2031
Lifetime*	\$1,986,104		\$1,894,229		\$1,899,382		\$1,917,889	
Annual**	\$60,108	\$30,348	\$48,204	\$37,356	\$48,468	\$43,104	\$48,204	\$46,560
Combined	\$90,456		\$85,560		\$91,572		\$94,764	
Monthly**	\$5,009	\$2,529	\$4,017	\$3,113	\$4,039	\$3,592	\$4,017	\$3,880
Combined	\$7,538		\$7,130		\$7,631		\$7,897	

\* 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 A		Option B		Option C	
	Nathan	Meg	Nathan	Meg	Nathan	Meg	Nathan	Meg
Age	70	62	65	65	FRA	FRA	63	68
Filing Step 1	Meg files for retirement benefit and dependent benefit in August 2025.		Nathan files for retirement benefit and dependent benefit in June 2028.		Nathan files for retirement benefit and dependent benefit in June 2030.		Nathan files for retirement benefit and dependent benefit in June 2026.	
Filing Step 2	Nathan files for retirement benefit and dependent benefit in June 2033.		Meg files for retirement benefit in July 2028.		Meg files for retirement benefit in July 2030.		Meg files for retirement benefit in July 2031.	
Filing Step 3	Meg files for survivor benefit in May 2048.		Meg files for survivor benefit in May 2048.		Meg files for survivor benefit in May 2048.		Meg files for survivor benefit in May 2048.	

## 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 A	Option B	Option C
Survivor	Meg	Meg	Meg	Meg
Annual*	\$60,108	\$48,204	\$48,468	\$48,204
Monthly*	\$5,009	\$4,017	\$4,039	\$4,017
*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		
Nathan											
Meg		2025	2026	2027	2028	2029	2030	2030	2031	2032	2033
		62	63	64	65	66	FRA	67	68	69	70
2025	62	\$1,867,662	\$1,878,506	\$1,891,090	\$1,904,155	\$1,916,999	\$1,921,511	\$1,921,511	\$1,948,849	\$1,970,390	\$1,986,104
2026	63	\$1,873,702	\$1,875,650	\$1,887,352	\$1,900,417	\$1,913,261	\$1,917,773	\$1,917,773	\$1,945,111	\$1,966,652	\$1,982,367
2027	64	\$1,876,973	\$1,878,922	\$1,881,038	\$1,893,240	\$1,906,084	\$1,910,597	\$1,910,597	\$1,937,934	\$1,959,475	\$1,975,190
2028	65	\$1,887,342	\$1,889,290	\$1,891,407	\$1,894,229	\$1,906,229	\$1,910,742	*\$1,910,742	\$1,938,079	\$1,959,620	\$1,975,335
2029	66	\$1,893,371	\$1,895,320	\$1,897,436	\$1,900,259	\$1,903,081	\$1,906,768	\$1,906,768	\$1,934,105	\$1,955,646	\$1,971,361
2030	FRA	\$1,901,049	\$1,902,998	\$1,905,114	\$1,907,937	\$1,910,759	\$1,899,382	\$1,899,382	\$1,924,240	\$1,945,782	\$1,961,496
2030	67	\$1,901,049	\$1,902,998	\$1,905,114	\$1,907,937	\$1,910,759	\$1,899,382	\$1,899,382	\$1,924,240	\$1,945,782	\$1,961,496
2031	68	\$1,915,941	\$1,917,889	\$1,920,006	\$1,922,828	\$1,925,650	\$1,914,273	\$1,914,273	\$1,912,146	\$1,931,258	\$1,946,972
2032	69	\$1,932,461	\$1,934,409	\$1,936,526	\$1,939,348	\$1,942,170	\$1,929,763	\$1,929,763	\$1,921,644	\$1,914,327	\$1,927,664
2033	70	\$1,950,479	\$1,952,427	\$1,954,544	\$1,957,366	\$1,960,189	\$1,947,781	\$1,947,781	\$1,930,535	\$1,918,864	\$1,906,341

## 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 A		Option B		Option C	
	Nathan	Meg	Nathan	Meg	Nathan	Meg	Nathan	Meg
Age	70	62	65	65	FRA	FRA	63	68
Filing Month	Jun 2033	Aug 2025	Jun 2028	Jul 2028	Jun 2030	Jul 2030	Jun 2026	Jul 2031
Nathan: 85 Meg: 92	\$1,986,104		\$1,894,229		\$1,899,382		\$1,917,889	
Meg: 75 Nathan: 85	\$1,466,817		\$1,375,285		\$1,341,601		\$1,338,406	
Nathan: 75 Meg: 92	\$1,865,091		\$1,726,691		\$1,693,684		\$1,689,247	

## 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: Nathan files for benefits at 70 / Meg 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
	Nathan	Meg	Nathan	Meg	Nathan	Meg	Nathan	Meg			
2025	62	62	-	\$10,116	\$3,596	-	-	-	\$14,184	\$3,596	\$24,300
2026	63	63	-	\$30,348	\$10,787	-	-	-	\$21,552	\$10,787	\$51,900
2027	64	64	-	\$30,348	\$10,787	-	-	-	\$21,552	\$10,787	\$51,900
2028	65	65	-	\$30,348	\$10,787	-	-	-	\$21,552	\$10,787	\$51,900
2029	66	66	-	\$30,348	\$10,787	-	-	-	\$21,552	\$10,787	\$51,900
2030	67	67	-	\$30,348	\$10,787	-	-	-	\$21,552	\$4,495	\$58,192
2031	68	68	-	\$30,348	\$10,787	-	-	-	\$21,552	-	\$62,687
2032	69	69	-	\$30,348	\$10,787	-	-	-	\$21,552	-	\$62,687
2033	70	70	\$30,054	\$30,348	\$5,394	-	-	-	\$22,890	-	\$88,686
2034	71	71	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2035	72	72	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2036	73	73	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2037	74	74	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2038	75	75	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2039	76	76	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2040	77	77	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2041	78	78	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2042	79	79	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2043	80	80	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2044	81	81	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2045	82	82	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2046	83	83	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2047	84	84	\$60,108	\$30,348	-	-	-	-	\$24,228	-	\$114,684
2048	85	85	\$25,045	\$30,348	-	-	-	\$17,360	\$31,298	-	\$104,051
2049	86	86	-	\$30,348	-	-	-	\$29,760	\$36,348	-	\$96,456
2050	87	87	-	\$30,348	-	-	-	\$29,760	\$36,348	-	\$96,456
2051	88	88	-	\$30,348	-	-	-	\$29,760	\$36,348	-	\$96,456
2052	89	89	-	\$30,348	-	-	-	\$29,760	\$36,348	-	\$96,456
2053	90	90	-	\$30,348	-	-	-	\$29,760	\$36,348	-	\$96,456
2054	91	91	-	\$30,348	-	-	-	\$29,760	\$36,348	-	\$96,456
2055	92	92	-	\$15,174	-	-	-	\$14,880	\$36,348	-	\$66,402
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,986,104

# RSSA Roadmap Option A: Nathan files for benefits at 65 / Meg files for benefits at 65

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Nathan	Meg	Nathan	Meg	Nathan	Meg	Nathan	Meg			
2025	62	62	-	-	-	-	-	-	\$10,500	-	\$10,500
2026	63	63	-	-	-	-	-	-	\$10,500	-	\$10,500
2027	64	64	-	-	-	-	-	-	\$10,500	-	\$10,500
2028	65	65	\$20,718	\$15,565	-	\$997	-	-	\$17,202	\$28,417	\$26,065
2029	66	66	\$41,616	\$37,356	-	-	-	-	\$24,000	\$55,116	\$47,856
2030	67	67	\$41,808	\$37,356	-	-	-	-	\$24,120	\$15,825	\$87,459
2031	68	68	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2032	69	69	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2033	70	70	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2034	71	71	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2035	72	72	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2036	73	73	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2037	74	74	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2038	75	75	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2039	76	76	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2040	77	77	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2041	78	78	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2042	79	79	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2043	80	80	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2044	81	81	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2045	82	82	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2046	83	83	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2047	84	84	\$48,204	\$37,356	-	-	-	-	\$24,228	-	\$109,788
2048	85	85	\$20,085	\$37,356	-	-	-	\$6,328	\$31,298	-	\$95,067
2049	86	86	-	\$37,356	-	-	-	\$10,848	\$36,348	-	\$84,552
2050	87	87	-	\$37,356	-	-	-	\$10,848	\$36,348	-	\$84,552
2051	88	88	-	\$37,356	-	-	-	\$10,848	\$36,348	-	\$84,552
2052	89	89	-	\$37,356	-	-	-	\$10,848	\$36,348	-	\$84,552
2053	90	90	-	\$37,356	-	-	-	\$10,848	\$36,348	-	\$84,552
2054	91	91	-	\$37,356	-	-	-	\$10,848	\$36,348	-	\$84,552
2055	92	92	-	\$18,678	-	-	-	\$5,424	\$36,348	-	\$60,450
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,894,229

## RSSA Roadmap Option B: Nathan files for benefits at FRA / Meg files for benefits at FRA

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Nathan	Meg	Nathan	Meg	Nathan	Meg	Nathan	Meg			
2025	62	62	-	-	-	-	-	-	\$10,500	-	\$10,500
2026	63	63	-	-	-	-	-	-	\$10,500	-	\$10,500
2027	64	64	-	-	-	-	-	-	\$10,500	-	\$10,500
2028	65	65	-	-	-	-	-	-	\$10,500	-	\$10,500
2029	66	66	-	-	-	-	-	-	\$10,500	-	\$10,500
2030	67	67	\$24,120	\$17,960	-	\$1,006	-	-	\$17,310	-	\$60,396
2031	68	68	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2032	69	69	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2033	70	70	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2034	71	71	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2035	72	72	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2036	73	73	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2037	74	74	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2038	75	75	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2039	76	76	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2040	77	77	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2041	78	78	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2042	79	79	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2043	80	80	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2044	81	81	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2045	82	82	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2046	83	83	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2047	84	84	\$48,468	\$43,104	-	-	-	-	\$24,228	-	\$115,800
2048	85	85	\$20,195	\$43,104	-	-	-	\$3,129	\$31,298	-	\$97,726
2049	86	86	-	\$43,104	-	-	-	\$5,364	\$36,348	-	\$84,816
2050	87	87	-	\$43,104	-	-	-	\$5,364	\$36,348	-	\$84,816
2051	88	88	-	\$43,104	-	-	-	\$5,364	\$36,348	-	\$84,816
2052	89	89	-	\$43,104	-	-	-	\$5,364	\$36,348	-	\$84,816
2053	90	90	-	\$43,104	-	-	-	\$5,364	\$36,348	-	\$84,816
2054	91	91	-	\$43,104	-	-	-	\$5,364	\$36,348	-	\$84,816
2055	92	92	-	\$21,552	-	-	-	\$2,682	\$36,348	-	\$60,582
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,899,382

# RSSA Roadmap Option C: Nathan files for benefits at 63 / Meg 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
	Nathan	Meg	Nathan	Meg	Nathan	Meg	Nathan	Meg			
2025	62	62	-	-	-	-	-	-	\$10,500	-	\$10,500
2026	63	63	\$17,784	-	-	\$5,933	-	-	\$17,106	\$30,323	\$10,500
2027	64	64	\$35,700	-	-	\$11,918	-	-	\$23,796	\$60,914	\$10,500
2028	65	65	\$35,856	-	-	\$11,959	-	-	\$23,904	\$61,219	\$10,500
2029	66	66	\$36,012	-	-	\$12,019	-	-	\$24,000	\$61,531	\$10,500
2030	67	67	\$36,180	-	-	\$12,067	-	-	\$24,120	\$15,825	\$56,542
2031	68	68	\$48,204	\$19,400	-	\$7,078	-	-	\$24,228	-	\$98,910
2032	69	69	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2033	70	70	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2034	71	71	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2035	72	72	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2036	73	73	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2037	74	74	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2038	75	75	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2039	76	76	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2040	77	77	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2041	78	78	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2042	79	79	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2043	80	80	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2044	81	81	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2045	82	82	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2046	83	83	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2047	84	84	\$48,204	\$46,560	-	-	-	-	\$24,228	-	\$118,992
2048	85	85	\$20,085	\$46,560	-	-	-	\$959	\$31,298	-	\$98,902
2049	86	86	-	\$46,560	-	-	-	\$1,644	\$36,348	-	\$84,552
2050	87	87	-	\$46,560	-	-	-	\$1,644	\$36,348	-	\$84,552
2051	88	88	-	\$46,560	-	-	-	\$1,644	\$36,348	-	\$84,552
2052	89	89	-	\$46,560	-	-	-	\$1,644	\$36,348	-	\$84,552
2053	90	90	-	\$46,560	-	-	-	\$1,644	\$36,348	-	\$84,552
2054	91	91	-	\$46,560	-	-	-	\$1,644	\$36,348	-	\$84,552
2055	92	92	-	\$23,280	-	-	-	\$822	\$36,348	-	\$60,450
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,917,889

## PIA Calculations

PIA Calculation for Nathan Ford

### Indexed Earnings: Age 68

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1979	16	\$2,545	\$2,545	\$2,545	5.80	\$14,770	-
1980	17	\$3,500	\$3,500	\$3,500	5.32	\$18,634	-
1981	18	\$7,681	\$7,681	\$7,681	4.84	\$37,154	-
1982	19	\$6,117	\$6,117	\$6,117	4.58	\$28,045	-
1983	20	\$7,250	\$7,250	\$7,250	4.37	\$31,695	-
1984	21	\$26,511	\$26,511	\$26,511	4.13	\$109,464	-
1985	22	\$30,144	\$30,144	\$30,144	3.96	\$119,379	-
1986	23	\$35,659	\$35,659	\$35,659	3.85	\$137,149	-
1987	24	\$39,700	\$39,700	\$39,700	3.62	\$143,537	\$143,537
1988	25	\$41,396	\$41,396	\$41,396	3.45	\$142,644	\$142,644
1989	26	\$42,080	\$42,080	\$42,080	3.31	\$139,478	-
1990	27	\$43,065	\$43,065	\$43,065	3.17	\$136,440	-
1991	28	\$45,000	\$45,000	\$45,000	3.05	\$137,449	-
1992	29	\$46,800	\$46,800	\$46,800	2.90	\$135,943	-
1993	30	\$47,000	\$47,000	\$47,000	2.88	\$135,359	-
1994	31	\$48,000	\$48,000	\$48,000	2.80	\$134,626	-
1995	32	\$51,200	\$51,200	\$51,200	2.70	\$138,067	-
1996	33	\$54,700	\$54,700	\$54,700	2.57	\$140,628	-
1997	34	\$58,400	\$58,400	\$58,400	2.43	\$141,862	-
1998	35	\$61,756	\$61,756	\$61,756	2.31	\$142,553	\$142,553
1999	36	\$65,397	\$65,397	\$65,397	2.19	\$142,989	\$142,989
2000	37	\$76,200	\$76,200	\$76,200	2.07	\$157,879	\$157,879
2001	38	\$80,400	\$80,400	\$80,400	2.02	\$162,700	\$162,700
2002	39	\$84,900	\$84,900	\$84,900	2.00	\$170,100	\$170,100
2003	40	\$87,000	\$87,000	\$87,000	1.96	\$170,148	\$170,148
2004	41	\$87,900	\$87,900	\$87,900	1.87	\$164,272	\$164,272
2005	42	\$90,000	\$90,000	\$90,000	1.80	\$162,259	\$162,259
2006	43	\$94,200	\$94,200	\$94,200	1.72	\$162,369	\$162,369
2007	44	\$97,500	\$97,500	\$97,500	1.65	\$160,761	\$160,761
2008	45	\$102,000	\$102,000	\$102,000	1.61	\$164,399	\$164,399
2009	46	\$106,800	\$106,800	\$106,800	1.64	\$174,771	\$174,771
2010	47	\$106,800	\$106,800	\$106,800	1.60	\$170,736	\$170,736
2011	48	\$106,800	\$106,800	\$106,800	1.55	\$165,548	\$165,548
2012	49	\$110,100	\$110,100	\$110,100	1.50	\$165,496	\$165,496
2013	50	\$113,700	\$113,700	\$113,700	1.48	\$168,750	\$168,750

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2014	51	\$117,000	\$117,000	\$117,000	1.43	\$167,696	\$167,696
2015	52	\$118,500	\$118,500	\$118,500	1.39	\$164,135	\$164,135
2016	53	\$118,500	\$118,500	\$118,500	1.37	\$162,301	\$162,301
2017	54	\$126,000	\$126,000	\$126,000	1.32	\$166,813	\$166,813
2018	55	\$128,400	\$128,400	\$128,400	1.28	\$164,045	\$164,045
2019	56	\$132,900	\$132,900	\$132,900	1.23	\$163,661	\$163,661
2020	57	\$137,700	\$137,700	\$137,700	1.20	\$164,912	\$164,912
2021	58	\$142,800	\$142,800	\$142,800	1.10	\$157,055	\$157,055
2022	59	\$147,000	\$147,000	\$147,000	1.04	\$153,513	\$153,513
2023	60	\$160,200	\$160,200	\$160,200	1.00	\$160,200	\$160,200
2024	61	\$168,600	\$168,600	\$168,600	1.00	\$168,600	\$168,600
2025	62	\$176,100	\$176,100	\$176,100	1.00	\$176,100	\$176,100
2026	63	\$176,100	\$180,062	\$180,062	1.00	\$180,062	\$180,062
2027	64	\$176,100	\$184,113	\$184,113	1.00	\$184,113	\$184,113
2028	65	\$176,100	\$188,256	\$188,256	1.00	\$188,256	\$188,256
2029	66	\$176,100	\$192,491	\$192,491	1.00	\$192,491	\$192,491
2030	67	\$176,100	\$196,823	\$196,823	1.00	\$196,823	\$196,823
Sum of Highest 35 Years of Indexed Earnings:							\$5,802,688
Lowest Indexed Earnings Amount Included in AIME:							\$142,553

### Primary Insurance Amount Data

Full Retirement Age (FRA): **67 (06/2030)**

Sum of highest 35 years of indexed earnings: **\$5,802,688**

Average Indexed Monthly Earnings (AIME): **\$13,815**

### 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	\$6,424	X	15%	=	\$964
Primary Insurance Amount (PIA):					\$4,040



### PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2025	62	\$3,939	\$3,939	\$6,893
2026	63	\$3,953	\$3,953	\$6,917
2027	64	\$3,968	\$3,968	\$6,944
2028	65	\$3,984	\$3,984	\$6,973
2029	66	\$4,002	\$4,002	\$7,003
2030	FRA	\$4,020	\$4,020	\$7,036
2030	67	\$4,020	\$4,020	\$7,036
2031	68	\$4,040	\$4,040	\$7,070
*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 Meg Ford

## Indexed Earnings: Age 66

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1979	16	\$535	\$535	\$535	5.80	\$3,105	-
1980	17	\$1,345	\$1,345	\$1,345	5.32	\$7,161	-
1981	18	\$5,100	\$5,100	\$5,100	4.84	\$24,669	-
1982	19	\$5,875	\$5,875	\$5,875	4.58	\$26,935	-
1983	20	\$4,370	\$4,370	\$4,370	4.37	\$19,104	-
1984	21	\$5,200	\$5,200	\$5,200	4.13	\$21,471	-
1985	22	\$4,356	\$4,356	\$4,356	3.96	\$17,251	-
1986	23	\$5,030	\$5,030	\$5,030	3.85	\$19,346	-
1987	24	\$30,184	\$30,184	\$30,184	3.62	\$109,131	\$109,131
1988	25	\$33,747	\$33,747	\$33,747	3.45	\$116,286	\$116,286
1989	26	\$38,314	\$38,314	\$38,314	3.31	\$126,995	\$126,995
1990	27	\$42,789	\$42,789	\$42,789	3.17	\$135,566	\$135,566
1991	28	\$43,514	\$43,514	\$43,514	3.05	\$132,910	\$132,910
1992	29	\$48,642	\$48,642	\$48,642	2.90	\$141,293	\$141,293
1993	30	\$46,304	\$46,304	\$46,304	2.88	\$133,355	\$133,355
1994	31	\$48,079	\$48,079	\$48,079	2.80	\$134,848	\$134,848
1995	32	\$47,509	\$47,509	\$47,509	2.70	\$128,114	\$128,114
1996	33	\$49,823	\$49,823	\$49,823	2.57	\$128,089	\$128,089
1997	34	\$52,217	\$52,217	\$52,217	2.43	\$126,843	\$126,843
1998	35	\$56,757	\$56,757	\$56,757	2.31	\$131,014	\$131,014
1999	36	\$57,436	\$57,436	\$57,436	2.19	\$125,583	\$125,583
2000	37	\$59,997	\$59,997	\$59,997	2.07	\$124,308	\$124,308
2001	38	\$60,257	\$60,257	\$60,257	2.02	\$121,938	\$121,938
2002	39	\$66,656	\$66,656	\$66,656	2.00	\$133,548	\$133,548
2003	40	\$84,900	\$84,900	\$84,900	1.96	\$166,041	\$166,041
2004	41	\$87,000	\$87,000	\$87,000	1.87	\$162,590	\$162,590
2005	42	\$87,900	\$87,900	\$87,900	1.80	\$158,473	\$158,473
2006	43	\$90,000	\$90,000	\$90,000	1.72	\$155,129	\$155,129
2007	44	\$94,200	\$94,200	\$94,200	1.65	\$155,320	\$155,320
2008	45	\$97,500	\$97,500	\$97,500	1.61	\$157,146	\$157,146
2009	46	\$102,000	\$102,000	\$102,000	1.64	\$166,916	\$166,916
2010	47	\$106,800	\$106,800	\$106,800	1.60	\$170,736	\$170,736
2011	48	\$106,800	\$106,800	\$106,800	1.55	\$165,548	\$165,548
2012	49	\$106,800	\$106,800	\$106,800	1.50	\$160,536	\$160,536
2013	50	\$110,100	\$110,100	\$110,100	1.48	\$163,407	\$163,407
2014	51	\$114,200	\$114,200	\$114,200	1.43	\$163,682	\$163,682

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2015	52	\$58,500	\$58,500	\$58,500	1.39	\$81,029	\$81,029
2016	53	\$59,250	\$59,250	\$59,250	1.37	\$81,151	\$81,151
2017	54	\$59,250	\$59,250	\$59,250	1.32	\$78,442	\$78,442
2018	55	\$63,000	\$63,000	\$63,000	1.28	\$80,489	\$80,489
2019	56	\$64,200	\$64,200	\$64,200	1.23	\$79,060	\$79,060
2020	57	\$66,450	\$66,450	\$66,450	1.20	\$79,582	\$79,582
2021	58	\$68,850	\$68,850	\$68,850	1.10	\$75,723	\$75,723
2022	59	\$71,400	\$71,400	\$71,400	1.04	\$74,564	-
2023	60	\$73,500	\$73,500	\$73,500	1.00	\$73,500	-
2024	61	-	-	-	1.00	-	-
Sum of Highest 35 Years of Indexed Earnings:							\$4,550,822
Lowest Indexed Earnings Amount Included in AIME:							\$75,723

### Primary Insurance Amount Data

Full Retirement Age (FRA):	67 (07/2030)
Sum of highest 35 years of indexed earnings:	\$4,550,822
Average Indexed Monthly Earnings (AIME):	\$10,835

### 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	\$3,444	X	15%	=	\$517
Primary Insurance Amount (PIA):					\$3,593

### PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2025	62	\$3,593	\$3,593	\$6,288
2026	63	\$3,593	\$3,593	\$6,288
2027	64	\$3,593	\$3,593	\$6,288
2028	65	\$3,593	\$3,593	\$6,288
2029	66	\$3,593	\$3,593	\$6,288
2030	FRA	\$3,593	\$3,593	\$6,288

\*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

	<b>Nathan Ford</b>	<b>Meg Ford</b>
Date of Birth:	6/8/1963	7/23/1963
Age:	62	62
FRA (Full Retirement Age):	67 and 0 month(s)	67 and 0 month(s)
FRA Date:	06/2030	07/2030
Life Expectancy:	85	92
Future Earnings Through:	2030	2024
Non-Covered Pension:	No	No
Dependents (Date of Birth):	Oliver Ford (DAC) 4/29/1994	

## 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:	4.50%
Real Rate of Return:	2.20%
Software Version:	v2.5.21