

SOCIAL SECURITY ANALYSIS

SAMPLE SCENARIO

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INSURANCE^{LLC}

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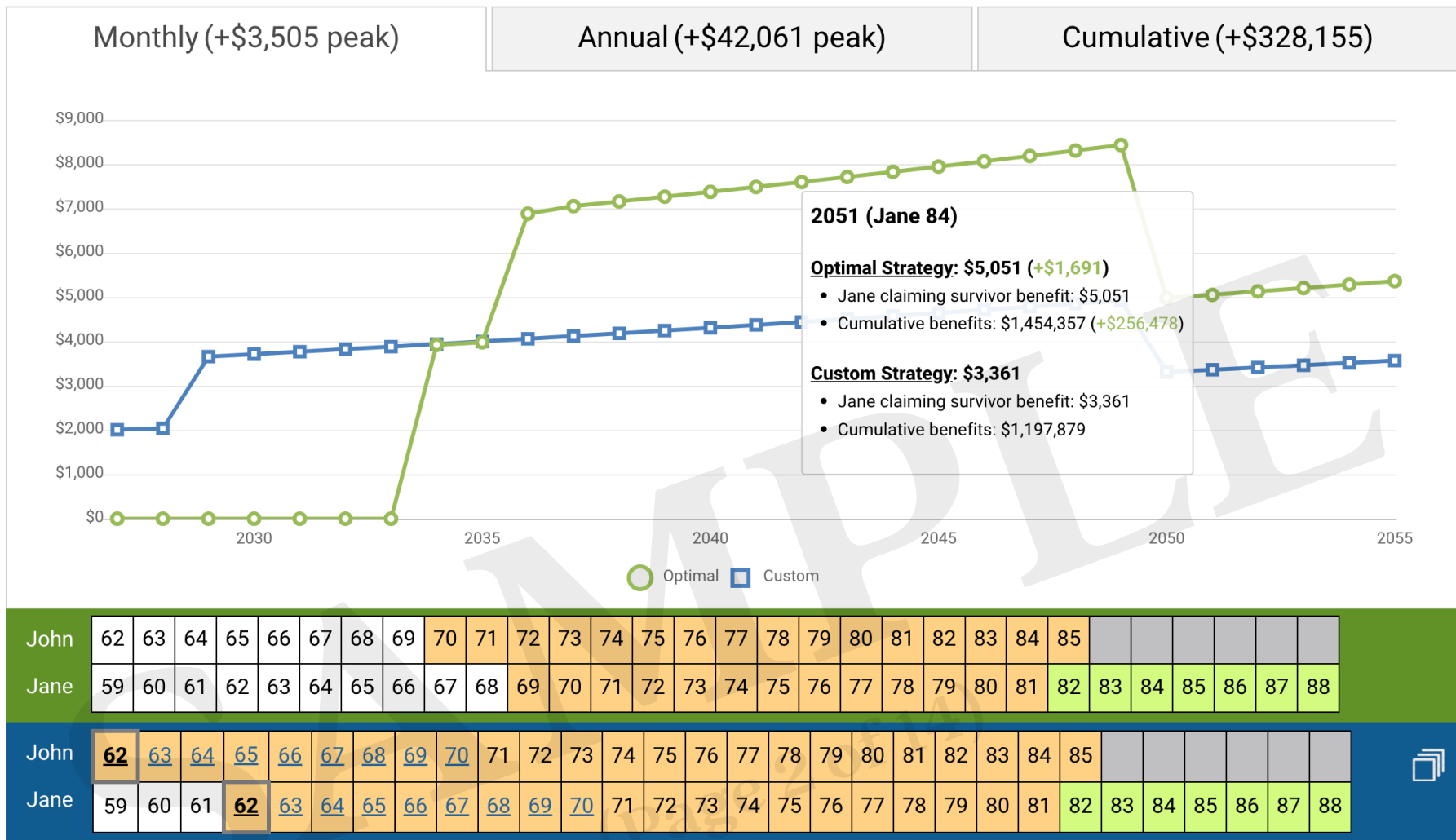
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SAMPLE
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Optimal Filing Strategy

- John files for retirement benefits at age 70 in December 2034.
- Jane files for retirement benefits at age 69 in April 2036.
- Jane switches to survivor benefits at age 82 in February 2050.

Custom Filing Strategy

- John files for retirement benefits at age 62 in January 2027.
- Jane files for retirement benefits at age 62 in May 2029.
- Jane switches to survivor benefits at age 82 in February 2050.

Summary of Inputs

This report was prepared using the inputs shown below and an assumed COLA rate of 1.50%.

John		Married	
Date Of Birth	01/01/1965		
Life Expectancy	85 years		
FRA Benefit	\$2,685		
Non-Covered Pension	\$0		

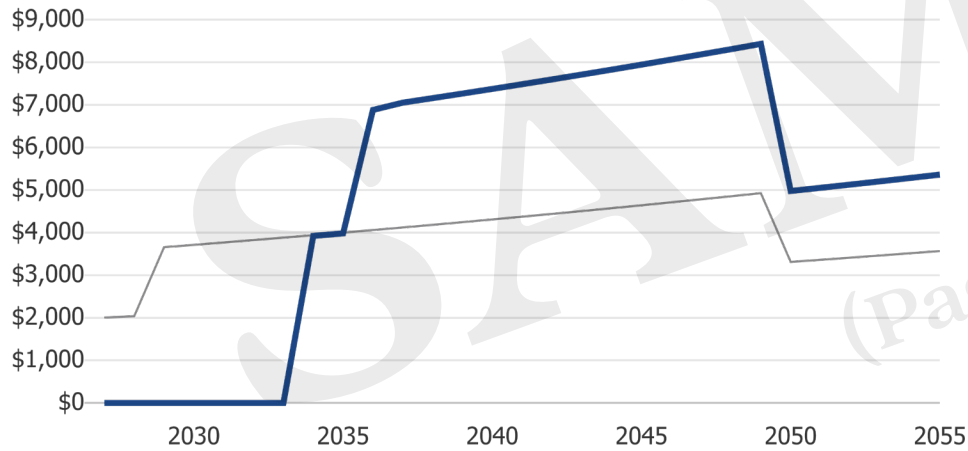
Jane			
Date Of Birth	05/01/1967		
Life Expectancy	88 years		
FRA Benefit	\$2,065		
Non-Covered Pension	\$0		

Custom Strategy	
John	62 years
Jane	62 years

The charts below show the estimated monthly benefits and the cumulative benefits over time.

● Optimal — Custom

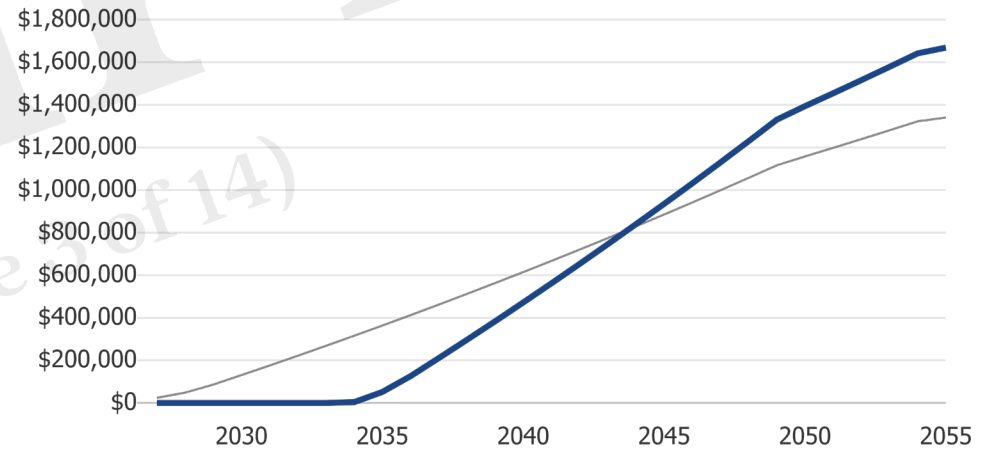
Monthly Benefits



\$3,505

Peak Monthly Increase

Cumulative Benefits



\$328,155

Cumulative Increase

Optimal Strategy

Filing Instructions

- John files for retirement benefits at age 70 in December 2034.
- Jane files for retirement benefits at age 69 in April 2036.
- Jane switches to survivor benefits at age 82 in February 2050.

Schedule of benefits

The estimated monthly benefits, annual benefits, and cumulative benefits for the **Optimal** and **Custom** strategy are shown in the table below.

Custom Strategy

Filing Instructions

- John files for retirement benefits at age 62 in January 2027.
- Jane files for retirement benefits at age 62 in May 2029.
- Jane switches to survivor benefits at age 82 in February 2050.

Year	John's Age	Jane's Age	Optimal Strategy				Custom Strategy				Optimal vs Custom	
			John's Benefit	Jane's Benefit	Annual Benefit	Cumulative Benefit	John's Benefit	Jane's Benefit	Annual Benefit	Cumulative Benefit	Annual	Cumulative
2027	63	60	\$0	\$0	\$0	\$0	\$2,007	\$0	\$24,080	\$24,080	-\$24,080	-\$24,080
2028	64	61	\$0	\$0	\$0	\$0	\$2,037	\$0	\$24,442	\$48,522	-\$24,442	-\$48,522
2029	65	62	\$0	\$0	\$0	\$0	\$2,067	\$1,590	\$37,528	\$86,050	-\$37,528	-\$86,050
2030	66	63	\$0	\$0	\$0	\$0	\$2,098	\$1,614	\$44,546	\$130,597	-\$44,546	-\$130,597
2031	67	64	\$0	\$0	\$0	\$0	\$2,130	\$1,638	\$45,215	\$175,811	-\$45,215	-\$175,811
2032	68	65	\$0	\$0	\$0	\$0	\$2,162	\$1,663	\$45,893	\$221,704	-\$45,893	-\$221,704
2033	69	66	\$0	\$0	\$0	\$0	\$2,194	\$1,688	\$46,581	\$268,285	-\$46,581	-\$268,285
2034	70	67	\$3,922	\$0	\$3,922	\$3,922	\$2,227	\$1,713	\$47,280	\$315,565	-\$43,358	-\$311,643
2035	71	68	\$3,981	\$0	\$47,768	\$51,690	\$2,261	\$1,739	\$47,989	\$363,554	-\$221	-\$311,864
2036	72	69	\$4,040	\$2,840	\$74,046	\$125,736	\$2,294	\$1,765	\$48,709	\$412,263	\$25,337	-\$286,527

Year	John's Age	Jane's Age	Optimal Strategy				Custom Strategy				Optimal vs Custom	
			John's Benefit	Jane's Benefit	Annual Benefit	Cumulative Benefit	John's Benefit	Jane's Benefit	Annual Benefit	Cumulative Benefit	Annual	Cumulative
2037	73	70	\$4,101	\$2,951	\$84,619	\$210,355	\$2,329	\$1,791	\$49,440	\$461,703	\$35,179	-\$251,348
2038	74	71	\$4,163	\$2,995	\$85,888	\$296,243	\$2,364	\$1,818	\$50,181	\$511,884	\$35,707	-\$215,642
2039	75	72	\$4,225	\$3,040	\$87,176	\$383,419	\$2,399	\$1,845	\$50,934	\$562,818	\$36,242	-\$179,399
2040	76	73	\$4,288	\$3,085	\$88,484	\$471,903	\$2,435	\$1,873	\$51,698	\$614,516	\$36,786	-\$142,613
2041	77	74	\$4,353	\$3,132	\$89,811	\$561,714	\$2,472	\$1,901	\$52,473	\$666,989	\$37,338	-\$105,275
2042	78	75	\$4,418	\$3,179	\$91,158	\$652,872	\$2,509	\$1,930	\$53,260	\$720,250	\$37,898	-\$67,378
2043	79	76	\$4,484	\$3,226	\$92,526	\$745,398	\$2,546	\$1,958	\$54,059	\$774,309	\$38,466	-\$28,911
2044	80	77	\$4,551	\$3,275	\$93,914	\$839,312	\$2,585	\$1,988	\$54,870	\$829,180	\$39,043	\$10,132
2045	81	78	\$4,620	\$3,324	\$95,322	\$934,634	\$2,623	\$2,018	\$55,693	\$884,873	\$39,629	\$49,761
2046	82	79	\$4,689	\$3,374	\$96,752	\$1,031,386	\$2,663	\$2,048	\$56,529	\$941,402	\$40,223	\$89,984
2047	83	80	\$4,759	\$3,424	\$98,203	\$1,129,589	\$2,703	\$2,079	\$57,377	\$998,778	\$40,827	\$130,811
2048	84	81	\$4,831	\$3,476	\$99,676	\$1,229,266	\$2,743	\$2,110	\$58,237	\$1,057,016	\$41,439	\$172,250
2049	85	82	\$4,903	\$3,528	\$101,172	\$1,330,438	\$2,784	\$2,141	\$59,111	\$1,116,126	\$42,061	\$214,311
2050	86	83	\$0	\$4,977	\$63,302	\$1,393,740	\$0	\$3,311	\$41,423	\$1,157,549	\$21,879	\$236,190
2051	87	84	\$0	\$5,051	\$60,617	\$1,454,357	\$0	\$3,361	\$40,330	\$1,197,879	\$20,287	\$256,478
2052	88	85	\$0	\$5,127	\$61,527	\$1,515,883	\$0	\$3,411	\$40,935	\$1,238,814	\$20,592	\$277,069
2053	89	86	\$0	\$5,204	\$62,449	\$1,578,333	\$0	\$3,462	\$41,549	\$1,280,363	\$20,900	\$297,970
2054	90	87	\$0	\$5,282	\$63,386	\$1,641,719	\$0	\$3,514	\$42,172	\$1,322,535	\$21,214	\$319,184
2055	91	88	\$0	\$5,361	\$26,807	\$1,668,526	\$0	\$3,567	\$17,835	\$1,340,371	\$8,972	\$328,155