

SOCIAL SECURITY STRATEGY ANALYSIS

CLIENT

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Your Social Security Strategy: Two Scenarios Compared

You have selected two scenarios. In **Scenario A**, you begin benefits on **Jan 2022**. Because this is **before** your FRA of 67, your benefit is **decreased by 30.0%** from your full baseline benefit of \$0, resulting in a monthly benefit of **\$0**. In **Scenario B**, you begin benefits on **Jan 2027**. This is exactly your Full Retirement Age (FRA) of 67, so your benefit equals your full, earned benefit of \$0. While Scenario A starts sooner, Scenario B provides a higher monthly floor.

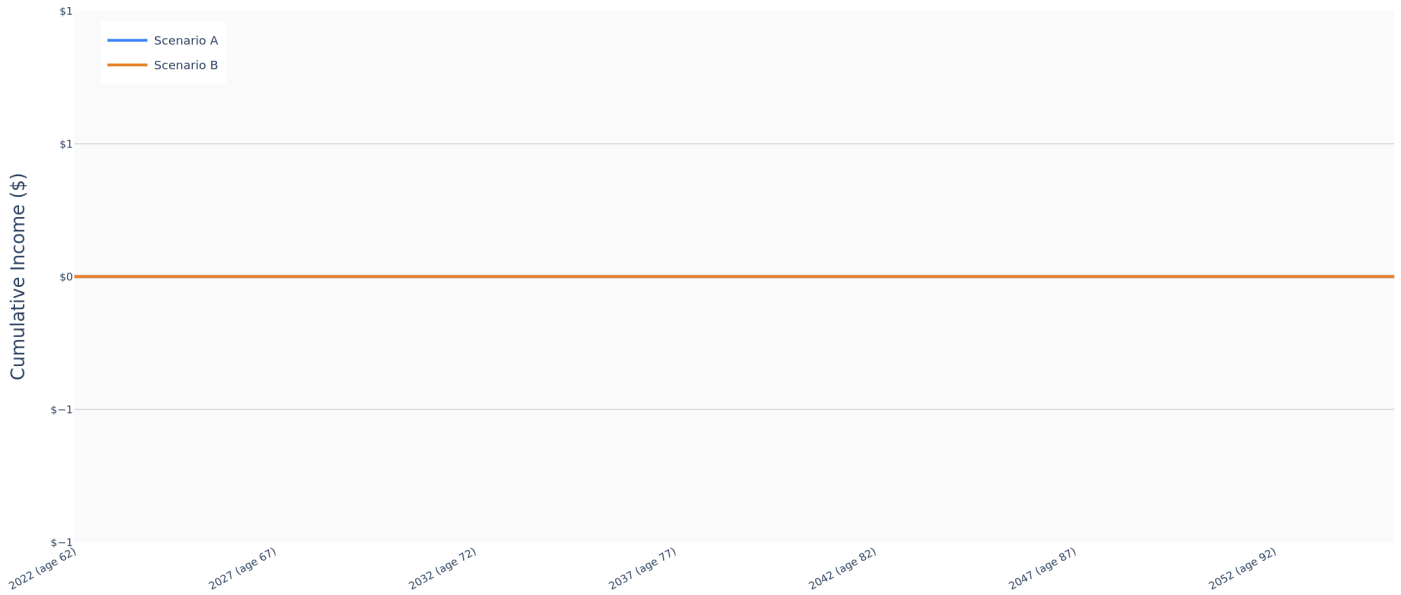
Your **Full Retirement Benefit** is the baseline monthly amount you would receive at exactly age 67 — your Full Retirement Age. Every month you deviate from age 67 permanently adjusts this amount up or down. The break-even analysis below identifies the latest point at which the cumulative lifetime totals of each strategy converge — when two crossover points exist, only the final (definitive) crossover is shown.

Scenario Comparison

	Scenario A	Scenario B
Your Filing Age	62y 0m	67y 0m
Your Filing Date	Jan 2022	Jan 2027
Your Monthly Benefit	\$0	\$0
Annual Benefit	\$0	\$0

Cumulative Lifetime Social Security Income

The chart below shows cumulative Social Security income under each scenario from age 62 through 95. The blue line is Scenario A; the orange line is Scenario B. A **red dot** marks the **latest** break-even point — the final crossing where cumulative totals are equal. When two crossovers exist, only the later one is shown, as it determines the definitive long-term winner.



The Break-Even Analysis

Based on your selected scenarios, Scenario A consistently yields a higher cumulative lifetime total through age 95 — no crossover point is reached. This typically occurs when Scenario A begins at a higher monthly benefit or both scenarios start at the same time.

Decision Guidance

Based on the selected scenarios, **Scenario A** produces a higher cumulative lifetime total throughout the entire projection — no crossover is reached.

Important Limitation: This assessment provides a snapshot of Social Security income only. It does not incorporate the future value of money, the impact of inflation, or your other investment assets. For a holistic view, proceed to the **Full Retirement Model**.

Ready for the full picture? The Retirement Modeler incorporates assumed rates of return, savings & account balances, inflation adjustments, and all fixed income sources — giving you a complete 30-year retirement projection. Register today to unlock the Step 11 Summary Report.

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DISCLAIMER: This report is for illustrative and educational planning purposes only. It does not constitute financial, legal, or tax advice. Actual Social Security benefits are determined by the Social Security Administration. Consult a licensed financial advisor before making retirement decisions. The Retirement Modeler is not a registered investment advisor.

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