



Social Security Roadmap

Jammie Smith

Prepared by:

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SAMPLE REPORT (For Illustration Purposes Only)

Jammie Smith
100 Main Street
Anytown , FL 33896

Re: Social Security Analysis for Jammie Smith

Dear Jammie Smith:

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.

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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.

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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 2026, the COLA increased benefits by 2.8%. 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.

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.*

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.

Jammie Smith

FRA (Full Retirement Age): 67 and 0 month(s)

FRA Date: 02/2033

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) - Repealed

The WEP and GPO were repealed by the Social Security Fairness Act, signed into law on January 5, 2025, and are retroactively effective for benefits payable beginning January 2024. As a result, Social Security retirement, disability, spousal, and survivor benefits are no longer reduced due to receipt of 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 (2026: \$24,480) is withheld. In the year of reaching FRA, \$1 for every \$3 earned above a higher annual limit (2026: \$65,160) 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	
Jammie									
2028	2029	2030	2031	2032	2033	2033	2034	2035	2036
62	63	64	65	66	FRA	67	68	69	70
*\$42,480	\$42,480	\$42,480	\$42,480	\$42,480	\$42,960	\$42,960	\$46,404	\$49,836	\$53,280

Monthly Benefits

Jammie									
2028	2029	2030	2031	2032	2033	2033	2034	2035	2036
62	63	64	65	66	FRA	67	68	69	70
*\$3,540	\$3,540	\$3,540	\$3,540	\$3,540	\$3,580	\$3,580	\$3,867	\$4,153	\$4,440

* Results displayed are based on the year the individual reaches age 71.

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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	Option A	Option B	Option C
	Jammie	Jammie	Jammie	Jammie
Filing Age(s)	70	62	65	67
Filing Month	Feb 2036	Mar 2028	Feb 2031	Feb 2033
Lifetime*	\$771,740	\$712,395	\$718,144	\$725,586
Annual**	\$53,280	\$42,480	\$42,480	\$42,960
Monthly**	\$4,440	\$3,540	\$3,540	\$3,580

* 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 individual reaches age 71.

Filing Sequence

	Maximum Option	Option A	Option B	Option C
	Jammie	Jammie	Jammie	Jammie
Age	70	62	65	67
Filing Step 1	Jammie files for retirement benefit in February 2036	Jammie files for retirement benefit in March 2028	Jammie files for retirement benefit in February 2031	Jammie files for retirement benefit in February 2033

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	
Jammie										
2028	2029	2030	2031	2032	2033	2033	2034	2035	2036	
62	63	64	65	66	FRA	67	68	69	70	
*\$712,395	\$714,017	\$715,789	\$718,144	\$721,404	\$725,586	\$725,586	\$745,668	\$760,860	\$771,740	

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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	Option A	Option B	Option C
	Jammie	Jammie	Jammie	Jammie
Age	70	62	65	67
Filing Month	Feb 2036	Mar 2028	Feb 2031	Feb 2033
Jammie: 95	\$771,740	\$712,395	\$718,144	\$725,586
Jammie: 75	\$191,049	\$249,411	\$255,160	\$257,371

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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

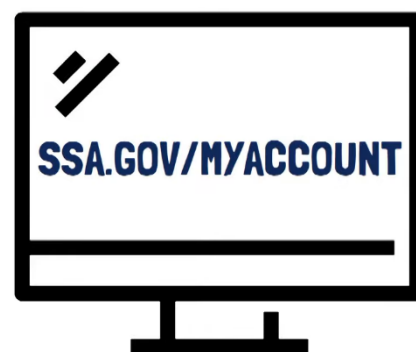
Based on the information within this report along with your other considerations, make a plan for your Social Security collection dates. If something changes significantly, especially health-related, re-evaluate your options if you have not yet collected. It is recommended to set a reminder to file 2-3 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: Jammie files for benefits at 70

Year	Age(s)	Retirement Benefit(s)	Spousal Benefit(s)	Survivor Benefit(s)	Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Jammie	Jammie	Jammie	Jammie			
2036	70	\$44,400	-	-	-	-	\$44,400
2037	71	\$53,280	-	-	-	-	\$53,280
2038	72	\$53,280	-	-	-	-	\$53,280
2039	73	\$53,280	-	-	-	-	\$53,280
2040	74	\$53,280	-	-	-	-	\$53,280
2041	75	\$53,280	-	-	-	-	\$53,280
2042	76	\$53,280	-	-	-	-	\$53,280
2043	77	\$53,280	-	-	-	-	\$53,280
2044	78	\$53,280	-	-	-	-	\$53,280
2045	79	\$53,280	-	-	-	-	\$53,280
2046	80	\$53,280	-	-	-	-	\$53,280
2047	81	\$53,280	-	-	-	-	\$53,280
2048	82	\$53,280	-	-	-	-	\$53,280
2049	83	\$53,280	-	-	-	-	\$53,280
2050	84	\$53,280	-	-	-	-	\$53,280
2051	85	\$53,280	-	-	-	-	\$53,280
2052	86	\$53,280	-	-	-	-	\$53,280
2053	87	\$53,280	-	-	-	-	\$53,280
2054	88	\$53,280	-	-	-	-	\$53,280
2055	89	\$53,280	-	-	-	-	\$53,280
2056	90	\$53,280	-	-	-	-	\$53,280
2057	91	\$53,280	-	-	-	-	\$53,280
2058	92	\$53,280	-	-	-	-	\$53,280
2059	93	\$53,280	-	-	-	-	\$53,280
2060	94	\$53,280	-	-	-	-	\$53,280
2061	95	\$4,440	-	-	-	-	\$4,440
Total Lifetime Benefit (NPV) Used in all Results and Reports							\$771,740

RSSA Roadmap Option A: Jammie 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
	Jammie	Jammie	Jammie	Jammie			
2028	62	\$22,626	-	-	-	\$22,626	-
2029	63	\$30,168	-	-	-	\$30,168	-
2030	64	\$30,180	-	-	-	\$30,180	-
2031	65	\$30,192	-	-	-	\$30,192	-
2032	66	\$30,204	-	-	-	\$30,204	-

Year	Age(s)	Retirement Benefit(s)	Spousal Benefit(s)	Survivor Benefit(s)	Dependent	Earning	Net Annual
2033	67	\$30,228	-	-	-	\$1,023	\$29,205
2034	68	\$42,480	-	-	-	-	\$42,480
2035	69	\$42,480	-	-	-	-	\$42,480
2036	70	\$42,480	-	-	-	-	\$42,480
2037	71	\$42,480	-	-	-	-	\$42,480
2038	72	\$42,480	-	-	-	-	\$42,480
2039	73	\$42,480	-	-	-	-	\$42,480
2040	74	\$42,480	-	-	-	-	\$42,480
2041	75	\$42,480	-	-	-	-	\$42,480
2042	76	\$42,480	-	-	-	-	\$42,480
2043	77	\$42,480	-	-	-	-	\$42,480
2044	78	\$42,480	-	-	-	-	\$42,480
2045	79	\$42,480	-	-	-	-	\$42,480
2046	80	\$42,480	-	-	-	-	\$42,480
2047	81	\$42,480	-	-	-	-	\$42,480
2048	82	\$42,480	-	-	-	-	\$42,480
2049	83	\$42,480	-	-	-	-	\$42,480
2050	84	\$42,480	-	-	-	-	\$42,480
2051	85	\$42,480	-	-	-	-	\$42,480
2052	86	\$42,480	-	-	-	-	\$42,480
2053	87	\$42,480	-	-	-	-	\$42,480
2054	88	\$42,480	-	-	-	-	\$42,480
2055	89	\$42,480	-	-	-	-	\$42,480
2056	90	\$42,480	-	-	-	-	\$42,480
2057	91	\$42,480	-	-	-	-	\$42,480
2058	92	\$42,480	-	-	-	-	\$42,480
2059	93	\$42,480	-	-	-	-	\$42,480
2060	94	\$42,480	-	-	-	-	\$42,480
2061	95	\$3,540	-	-	-	-	\$3,540
Total Lifetime Benefit (NPV) Used in all Results and Reports							\$712,395

RSSA Roadmap Option B: Jammie 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
	Jammie	Jammie	Jammie	Jammie			
2031	65	\$30,960	-	-	-	\$30,960	-
2032	66	\$37,176	-	-	-	\$37,176	-
2033	67	\$37,200	-	-	-	\$1,023	\$36,177
2034	68	\$42,480	-	-	-	-	\$42,480
2035	69	\$42,480	-	-	-	-	\$42,480

Year	Age(s)	Retirement Benefit(s)	Spousal Benefit(s)	Survivor Benefit(s)	Dependent	Earning	Net Annual
2036	70	\$42,480	-	-	-	-	\$42,480
2037	71	\$42,480	-	-	-	-	\$42,480
2038	72	\$42,480	-	-	-	-	\$42,480
2039	73	\$42,480	-	-	-	-	\$42,480
2040	74	\$42,480	-	-	-	-	\$42,480
2041	75	\$42,480	-	-	-	-	\$42,480
2042	76	\$42,480	-	-	-	-	\$42,480
2043	77	\$42,480	-	-	-	-	\$42,480
2044	78	\$42,480	-	-	-	-	\$42,480
2045	79	\$42,480	-	-	-	-	\$42,480
2046	80	\$42,480	-	-	-	-	\$42,480
2047	81	\$42,480	-	-	-	-	\$42,480
2048	82	\$42,480	-	-	-	-	\$42,480
2049	83	\$42,480	-	-	-	-	\$42,480
2050	84	\$42,480	-	-	-	-	\$42,480
2051	85	\$42,480	-	-	-	-	\$42,480
2052	86	\$42,480	-	-	-	-	\$42,480
2053	87	\$42,480	-	-	-	-	\$42,480
2054	88	\$42,480	-	-	-	-	\$42,480
2055	89	\$42,480	-	-	-	-	\$42,480
2056	90	\$42,480	-	-	-	-	\$42,480
2057	91	\$42,480	-	-	-	-	\$42,480
2058	92	\$42,480	-	-	-	-	\$42,480
2059	93	\$42,480	-	-	-	-	\$42,480
2060	94	\$42,480	-	-	-	-	\$42,480
2061	95	\$3,540	-	-	-	-	\$3,540
Total Lifetime Benefit (NPV) Used in all Results and Reports							\$718,144

RSSA Roadmap Option C: Jammie files for benefits at 67

Year	Age(s)	Retirement Benefit(s)	Spousal Benefit(s)	Survivor Benefit(s)	Dependent Benefit(s)	Earning Deduction	Net Annual Benefit
	Jammie	Jammie	Jammie	Jammie			
2033	67	\$35,770	-	-	-	-	\$35,770
2034	68	\$42,960	-	-	-	-	\$42,960
2035	69	\$42,960	-	-	-	-	\$42,960
2036	70	\$42,960	-	-	-	-	\$42,960
2037	71	\$42,960	-	-	-	-	\$42,960
2038	72	\$42,960	-	-	-	-	\$42,960
2039	73	\$42,960	-	-	-	-	\$42,960
2040	74	\$42,960	-	-	-	-	\$42,960

Year	Age(s)	Retirement Benefit(s)	Spousal Benefit(s)	Survivor Benefit(s)	Dependent	Earning	Net Annual
2041	75	\$42,960	-	-	-	-	\$42,960
2042	76	\$42,960	-	-	-	-	\$42,960
2043	77	\$42,960	-	-	-	-	\$42,960
2044	78	\$42,960	-	-	-	-	\$42,960
2045	79	\$42,960	-	-	-	-	\$42,960
2046	80	\$42,960	-	-	-	-	\$42,960
2047	81	\$42,960	-	-	-	-	\$42,960
2048	82	\$42,960	-	-	-	-	\$42,960
2049	83	\$42,960	-	-	-	-	\$42,960
2050	84	\$42,960	-	-	-	-	\$42,960
2051	85	\$42,960	-	-	-	-	\$42,960
2052	86	\$42,960	-	-	-	-	\$42,960
2053	87	\$42,960	-	-	-	-	\$42,960
2054	88	\$42,960	-	-	-	-	\$42,960
2055	89	\$42,960	-	-	-	-	\$42,960
2056	90	\$42,960	-	-	-	-	\$42,960
2057	91	\$42,960	-	-	-	-	\$42,960
2058	92	\$42,960	-	-	-	-	\$42,960
2059	93	\$42,960	-	-	-	-	\$42,960
2060	94	\$42,960	-	-	-	-	\$42,960
2061	95	\$3,580	-	-	-	-	\$3,580
Total Lifetime Benefit (NPV) Used in all Results and Reports							\$725,586

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PIA Calculations

PIA Calculation for Jammie Smith

Indexed Earnings

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1984	18	\$18,000	\$18,000	\$18,000	4.69	\$84,416	-
1985	19	\$20,000	\$20,000	\$20,000	4.50	\$89,963	-
1986	20	\$22,000	\$22,000	\$22,000	4.37	\$96,107	-
1987	21	\$24,000	\$24,000	\$24,000	4.11	\$98,558	-
1988	22	\$26,000	\$26,000	\$26,000	3.91	\$101,760	-
1989	23	\$28,000	\$28,000	\$28,000	3.76	\$105,413	-
1990	24	\$30,000	\$30,000	\$30,000	3.60	\$107,956	-
1991	25	\$32,000	\$32,000	\$32,000	3.47	\$111,016	-
1992	26	\$34,000	\$34,000	\$34,000	3.30	\$112,175	\$112,175
1993	27	\$36,000	\$36,000	\$36,000	3.27	\$117,761	\$117,761
1994	28	\$38,000	\$38,000	\$38,000	3.19	\$121,054	\$121,054
1995	29	\$40,000	\$40,000	\$40,000	3.06	\$122,515	\$122,515
1996	30	\$42,000	\$42,000	\$42,000	2.92	\$122,643	\$122,643
1997	31	\$44,000	\$44,000	\$44,000	2.76	\$121,399	\$121,399
1998	32	\$46,000	\$46,000	\$46,000	2.62	\$120,605	\$120,605
1999	33	\$48,000	\$48,000	\$48,000	2.48	\$119,205	\$119,205
2000	34	\$50,000	\$50,000	\$50,000	2.35	\$117,665	\$117,665
2001	35	\$52,000	\$52,000	\$52,000	2.30	\$119,521	\$119,521
2002	36	\$54,000	\$54,000	\$54,000	2.28	\$122,885	\$122,885
2003	37	\$56,000	\$56,000	\$56,000	2.22	\$124,396	\$124,396
2004	38	\$58,000	\$58,000	\$58,000	2.12	\$123,115	\$123,115
2005	39	\$60,000	\$60,000	\$60,000	2.05	\$122,865	\$122,865
2006	40	\$62,000	\$62,000	\$62,000	1.96	\$121,381	\$121,381
2007	41	\$64,000	\$64,000	\$64,000	1.87	\$119,857	\$119,857
2008	42	\$66,000	\$66,000	\$66,000	1.83	\$120,823	\$120,823
2009	43	\$68,000	\$68,000	\$68,000	1.86	\$126,391	\$126,391
2010	44	\$70,000	\$70,000	\$70,000	1.82	\$127,104	\$127,104
2011	45	\$72,000	\$72,000	\$72,000	1.76	\$126,764	\$126,764
2012	46	\$74,000	\$74,000	\$74,000	1.71	\$126,340	\$126,340
2013	47	\$76,000	\$76,000	\$76,000	1.69	\$128,117	\$128,117
2014	48	\$78,000	\$78,000	\$78,000	1.63	\$126,981	\$126,981
2015	49	\$80,000	\$80,000	\$80,000	1.57	\$125,858	\$125,858
2016	50	\$82,000	\$82,000	\$82,000	1.56	\$127,563	\$127,563
2017	51	\$84,000	\$84,000	\$84,000	1.50	\$126,313	\$126,313
2018	52	\$86,000	\$86,000	\$86,000	1.45	\$124,797	\$124,797

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2019	53	\$88,000	\$88,000	\$88,000	1.40	\$123,086	\$123,086
2020	54	\$90,000	\$90,000	\$90,000	1.36	\$122,425	\$122,425
2021	55	\$92,000	\$92,000	\$92,000	1.25	\$114,926	\$114,926
2022	56	\$94,000	\$94,000	\$94,000	1.19	\$111,497	\$111,497
2023	57	\$96,000	\$96,000	\$96,000	1.14	\$109,038	-
2024	58	\$98,000	\$98,000	\$98,000	1.08	\$106,171	-
2025	59	\$100,000	\$100,000	\$100,000	1.04	\$104,165	-
2026	60	\$102,000	\$102,000	\$102,000	1.00	\$102,000	-
2027	61	\$102,000	\$104,295	\$104,295	1.00	\$104,295	-
2028	62	\$102,000	\$106,641	\$106,641	1.00	\$106,641	-
2029	63	\$102,000	\$109,041	\$109,041	1.00	\$109,041	-
2030	64	\$102,000	\$111,494	\$111,494	1.00	\$111,494	\$111,494
2031	65	\$102,000	\$114,003	\$114,003	1.00	\$114,003	\$114,003
2032	66	\$102,000	\$116,568	\$116,568	1.00	\$116,568	\$116,568
2033	67	\$102,000	\$119,190	\$119,190	1.00	\$119,190	\$119,190
Sum of Highest 35 Years of Indexed Earnings:							\$4,249,280
Lowest Indexed Earnings Amount Included in AIME:							\$111,494

Primary Insurance Amount Data

Full Retirement Age (FRA): **67 (02/2033)**

Sum of highest 35 years of indexed earnings: **\$4,249,280**

Average Indexed Monthly Earnings (AIME): **\$10,117**

Bend Point Breakdown

Bend Point	Portion		Multiplier		Amount
\$0 to \$1,286	\$1,286	X	90%	=	\$1,157
\$1,286 to \$7,749	\$6,463	X	32%	=	\$2,068
>\$7,749	\$2,368	X	15%	=	\$355
Primary Insurance Amount (PIA):					\$3,581

PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2028	62	\$3,571	\$3,571	\$6,249
2029	63	\$3,571	\$3,571	\$6,249
2030	64	\$3,572	\$3,572	\$6,250
2031	65	\$3,573	\$3,573	\$6,253
2032	66	\$3,575	\$3,575	\$6,256
2033	FRA	\$3,578	\$3,578	\$6,260
2033	67	\$3,578	\$3,578	\$6,260
2034	68	\$3,581	\$3,581	\$6,266

*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

	Jammie Smith
Date of Birth:	2/5/1966
Age:	60
FRA (Full Retirement Age):	67 and 0 month(s)
FRA Date:	02/2033
Life Expectancy:	95
Future Earnings Through:	2033
Non-Covered Pension:	No

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:	4.75%
Real Rate of Return:	2.44%
Software Version:	v2.9.4

SAMPLE REPORT (For Illustration Purposes Only)