



Social Security Roadmap

Danny Zuko & Sandy Zuko

Prepared by:

Keith Hurst

ActuLife

3000 Millbridge Pkwy

Waxhaw, NC 28173

4845477515

keith.hurst@actulife.com

04/04/2026

04/04/2026

Danny Zuko & Sandy Zuko

NY 00000

Re: Social Security Analysis for Danny Zuko & Sandy Zuko

Dear Danny Zuko & Sandy Zuko:

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.

Keith Hurst
ActuLife
3000 Millbridge Pkwy
Waxhaw, NC 28173
4845477515
keith.hurst@actulife.com

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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 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.

Danny Zuko
 FRA (Full Retirement Age): 67 and 0 month(s)
 FRA Date: 02/2035

Sandy Zuko
 FRA (Full Retirement Age): 67 and 0 month(s)
 FRA Date: 01/2030

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) - 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		
		Danny									
Sandy		2030	2031	2032	2033	2034	2035	2035	2036	2037	2038
		62	63	64	65	66	FRA	67	68	69	70
2025	62	\$74,196	\$73,896	\$73,896	\$73,896	\$73,896	\$74,196	\$74,196	\$78,492	\$82,776	\$87,072
2026	63	\$75,168	\$74,868	\$74,868	\$74,868	\$74,868	\$75,168	\$75,168	\$79,464	\$83,748	\$88,044
2027	64	\$76,212	\$75,912	\$75,912	\$75,912	\$75,912	\$76,212	\$76,212	\$80,508	\$84,792	\$89,088
2028	65	\$77,616	\$77,316	\$77,316	\$77,316	\$77,316	\$77,616	\$77,616	\$81,912	\$86,196	\$90,492
2029	66	\$79,020	\$78,720	\$78,720	\$78,720	\$78,720	\$79,020	\$79,020	\$83,316	\$87,600	\$91,896
2030	FRA	\$80,424	\$80,124	\$80,124	\$80,124	\$80,124	\$80,424	*\$80,424	\$84,720	\$89,004	\$93,300
2030	67	\$80,424	\$80,124	\$80,124	\$80,124	\$80,124	\$80,424	\$80,424	\$84,720	\$89,004	\$93,300
2031	68	\$80,424	\$80,124	\$80,124	\$80,124	\$80,124	\$80,424	\$80,424	\$84,720	\$89,004	\$93,300
2032	69	\$80,424	\$80,124	\$80,124	\$80,124	\$80,124	\$80,424	\$80,424	\$84,720	\$89,004	\$93,300
2033	70	\$80,424	\$80,124	\$80,124	\$80,124	\$80,124	\$80,424	\$80,424	\$84,720	\$89,004	\$93,300

Monthly Benefits

		Danny									
Sandy		2030	2031	2032	2033	2034	2035	2035	2036	2037	2038
		62	63	64	65	66	FRA	67	68	69	70
2025	62	\$6,183	\$6,158	\$6,158	\$6,158	\$6,158	\$6,183	\$6,183	\$6,541	\$6,898	\$7,256
2026	63	\$6,264	\$6,239	\$6,239	\$6,239	\$6,239	\$6,264	\$6,264	\$6,622	\$6,979	\$7,337
2027	64	\$6,351	\$6,326	\$6,326	\$6,326	\$6,326	\$6,351	\$6,351	\$6,709	\$7,066	\$7,424
2028	65	\$6,468	\$6,443	\$6,443	\$6,443	\$6,443	\$6,468	\$6,468	\$6,826	\$7,183	\$7,541
2029	66	\$6,585	\$6,560	\$6,560	\$6,560	\$6,560	\$6,585	\$6,585	\$6,943	\$7,300	\$7,658
2030	FRA	\$6,702	\$6,677	\$6,677	\$6,677	\$6,677	\$6,702	*\$6,702	\$7,060	\$7,417	\$7,775
2030	67	\$6,702	\$6,677	\$6,677	\$6,677	\$6,677	\$6,702	\$6,702	\$7,060	\$7,417	\$7,775
2031	68	\$6,702	\$6,677	\$6,677	\$6,677	\$6,677	\$6,702	\$6,702	\$7,060	\$7,417	\$7,775
2032	69	\$6,702	\$6,677	\$6,677	\$6,677	\$6,677	\$6,702	\$6,702	\$7,060	\$7,417	\$7,775
2033	70	\$6,702	\$6,677	\$6,677	\$6,677	\$6,677	\$6,702	\$6,702	\$7,060	\$7,417	\$7,775

* 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		Option A		Option B		Option C	
	Danny	Sandy	Danny	Sandy	Danny	Sandy	Danny	Sandy
Filing Age(s)	62	67	FRA	FRA	65	65	62	62
Filing Month	Mar 2030	Jan 2030	Feb 2035	Jan 2030	Feb 2033	Jan 2028	Mar 2030	Feb 2025
Lifetime*	\$1,112,944		\$1,096,569		\$1,079,470		\$1,046,338	
Annual**	\$53,616	\$26,808	\$53,616	\$26,808	\$53,316	\$24,000	\$53,616	\$20,580
Combined	\$80,424		\$80,424		\$77,316		\$74,196	
Monthly**	\$4,468	\$2,234	\$4,468	\$2,234	\$4,443	\$2,000	\$4,468	\$1,715
Combined	\$6,702		\$6,702		\$6,443		\$6,183	

* 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		Option A		Option B		Option C	
	Danny	Sandy	Danny	Sandy	Danny	Sandy	Danny	Sandy
Age	62	67	FRA	FRA	65	65	62	62
Filing Step 1	Sandy files for retirement benefit in January 2030		Sandy files for retirement benefit in January 2030		Sandy files for retirement benefit in January 2028		Sandy files for retirement benefit in February 2025	
Filing Step 2	Sandy files for spousal benefit in February 2030		Danny files for retirement benefit in February 2035		Danny files for retirement benefit in February 2033		Sandy files for spousal benefit in February 2030	
Filing Step 3	Danny files for retirement benefit in March 2030		Sandy files for spousal benefit in February 2035		Sandy files for spousal benefit in February 2033		Danny files for retirement benefit in March 2030	

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	Option A	Option B	Option C
Survivor	Danny	Danny	Danny	Danny
Annual*	See Appendix Chart	See Appendix Chart	See Appendix Chart	See Appendix Chart
Monthly*	See Appendix Chart	See Appendix Chart	See Appendix Chart	See Appendix Chart
*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	
		Danny									
Sandy		2030	2031	2032	2033	2034	2035	2035	2036	2037	2038
		62	63	64	65	66	FRA	67	68	69	70
2025	62	\$1,046,338	\$1,039,878	\$1,037,097	\$1,035,119	\$1,033,244	\$1,029,963	\$1,029,963	\$1,034,008	\$1,032,393	\$1,025,670
2026	63	\$1,065,375	\$1,058,914	\$1,056,133	\$1,054,155	\$1,052,280	\$1,049,000	\$1,049,000	\$1,053,044	\$1,051,430	\$1,044,707
2027	64	\$1,075,652	\$1,069,192	\$1,066,411	\$1,064,433	\$1,062,558	\$1,059,277	\$1,059,277	\$1,063,322	\$1,061,707	\$1,054,984
2028	65	\$1,090,690	\$1,084,229	\$1,081,448	\$1,079,470	\$1,077,595	\$1,074,315	\$1,074,315	\$1,078,359	\$1,076,745	\$1,070,022
2029	66	\$1,103,223	\$1,096,762	\$1,093,982	\$1,092,003	\$1,090,128	\$1,086,848	\$1,086,848	\$1,090,893	\$1,089,278	\$1,082,555
2030	FRA	\$1,112,944	\$1,106,483	\$1,103,702	\$1,101,724	\$1,099,849	\$1,096,569	*\$1,096,569	\$1,100,614	\$1,098,999	\$1,092,276
2030	67	\$1,112,944	\$1,106,483	\$1,103,702	\$1,101,724	\$1,099,849	\$1,096,569	\$1,096,569	\$1,100,614	\$1,098,999	\$1,092,276
2031	68	\$1,089,752	\$1,088,005	\$1,086,672	\$1,086,107	\$1,085,612	\$1,083,679	\$1,083,679	\$1,089,038	\$1,088,707	\$1,083,237
2032	69	\$1,066,703	\$1,065,243	\$1,067,183	\$1,068,031	\$1,068,916	\$1,068,330	\$1,068,330	\$1,075,004	\$1,075,956	\$1,071,739
2033	70	\$1,044,192	\$1,042,732	\$1,044,835	\$1,047,590	\$1,049,855	\$1,050,615	\$1,050,615	\$1,058,604	\$1,060,840	\$1,057,876

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	
	Danny	Sandy	Danny	Sandy	Danny	Sandy	Danny	Sandy
Age	62	67	FRA	FRA	65	65	62	62
Filing Month	Mar 2030	Jan 2030	Feb 2035	Jan 2030	Feb 2033	Jan 2028	Mar 2030	Feb 2025
Danny: 87 Sandy: 92	\$1,112,944		\$1,096,569		\$1,079,470		\$1,046,338	
Sandy: 75 Danny: 87	\$836,328		\$819,953		\$831,828		\$833,986	
Danny: 75 Sandy: 92	\$929,028		\$912,653		\$914,604		\$904,646	

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

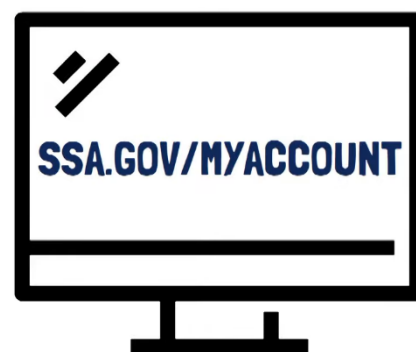
Based on the information within this report along with your other considerations, make a plan for your Social Security collection dates. If something changes significantly, especially health-related, re-evaluate your options if you have not yet collected. It is recommended to set a reminder to file 2-3 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: Danny files for benefits at 62 / Sandy 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
	Danny	Sandy	Danny	Sandy	Danny	Sandy	Danny	Sandy			
2030	62	67	\$31,130	\$19,272	-	\$4,720	-	-	-	\$31,130	\$23,992
2031	63	68	\$37,368	\$21,024	-	\$5,664	-	-	-	\$37,368	\$26,688
2032	64	69	\$37,392	\$21,024	-	\$5,676	-	-	-	\$37,392	\$26,700
2033	65	70	\$37,416	\$21,024	-	\$5,700	-	-	-	\$37,416	\$26,724
2034	66	71	\$37,452	\$21,024	-	\$5,724	-	-	-	\$37,452	\$26,748
2035	67	72	\$37,488	\$21,024	-	\$5,748	-	-	-	\$2,496	\$61,764
2036	68	73	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2037	69	74	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2038	70	75	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2039	71	76	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2040	72	77	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2041	73	78	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2042	74	79	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2043	75	80	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2044	76	81	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2045	77	82	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2046	78	83	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2047	79	84	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2048	80	85	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2049	81	86	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2050	82	87	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2051	83	88	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2052	84	89	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2053	85	90	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2054	86	91	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2055	87	92	\$4,468	-	-	-	-	-	-	-	\$4,468
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,112,944

RSSA Roadmap Option A: Danny files for benefits at FRA / Sandy 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
	Danny	Sandy	Danny	Sandy	Danny	Sandy	Danny	Sandy			
2030	62	67	-	\$19,272	-	-	-	-	-	-	\$19,272
2031	63	68	-	\$21,024	-	-	-	-	-	-	\$21,024
2032	64	69	-	\$21,024	-	-	-	-	-	-	\$21,024
2033	65	70	-	\$21,024	-	-	-	-	-	-	\$21,024
2034	66	71	-	\$21,024	-	-	-	-	-	-	\$21,024

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent	Earning	Net Annual
2035	67	72	\$44,620	\$21,024	-	\$4,790	-	-	-	-	\$70,434
2036	68	73	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2037	69	74	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2038	70	75	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2039	71	76	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2040	72	77	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2041	73	78	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2042	74	79	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2043	75	80	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2044	76	81	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2045	77	82	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2046	78	83	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2047	79	84	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2048	80	85	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2049	81	86	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2050	82	87	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2051	83	88	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2052	84	89	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2053	85	90	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2054	86	91	\$53,616	\$21,024	-	\$5,784	-	-	-	-	\$80,424
2055	87	92	\$4,468	-	-	-	-	-	-	-	\$4,468
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,096,569

RSSA Roadmap Option B: Danny files for benefits at 65 / Sandy 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
	Danny	Sandy	Danny	Sandy	Danny	Sandy	Danny	Sandy			
2028	60	65	-	\$16,236	-	-	-	-	-	\$4,134	\$12,102
2029	61	66	-	\$17,988	-	-	-	-	-	\$4,510	\$13,478
2030	62	67	-	\$18,216	-	-	-	-	-	-	\$18,216
2031	63	68	-	\$18,216	-	-	-	-	-	-	\$18,216
2032	64	69	-	\$18,216	-	-	-	-	-	-	\$18,216
2033	65	70	\$38,600	\$18,216	-	\$4,750	-	-	-	\$38,600	\$22,966
2034	66	71	\$46,368	\$18,216	-	\$5,724	-	-	-	\$46,368	\$23,940
2035	67	72	\$46,404	\$18,216	-	\$5,748	-	-	-	\$2,496	\$67,872
2036	68	73	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2037	69	74	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2038	70	75	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2039	71	76	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2040	72	77	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent	Earning	Net Annual
2041	73	78	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2042	74	79	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2043	75	80	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2044	76	81	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2045	77	82	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2046	78	83	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2047	79	84	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2048	80	85	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2049	81	86	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2050	82	87	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2051	83	88	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2052	84	89	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2053	85	90	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2054	86	91	\$53,316	\$18,216	-	\$5,784	-	-	-	-	\$77,316
2055	87	92	\$4,443	-	-	-	-	-	-	-	\$4,443
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,079,470

RSSA Roadmap Option C: Danny files for benefits at 62 / Sandy 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
	Danny	Sandy	Danny	Sandy	Danny	Sandy	Danny	Sandy			
2025	57	62	-	\$11,120	-	-	-	-	-	\$4,208	\$6,912
2026	58	63	-	\$13,932	-	-	-	-	-	\$4,510	\$9,422
2027	59	64	-	\$14,160	-	-	-	-	-	\$4,510	\$9,650
2028	60	65	-	\$14,388	-	-	-	-	-	\$4,510	\$9,878
2029	61	66	-	\$14,616	-	-	-	-	-	\$4,510	\$10,106
2030	62	67	\$31,130	\$14,796	-	\$4,720	-	-	-	\$31,130	\$19,516
2031	63	68	\$37,368	\$14,796	-	\$5,664	-	-	-	\$37,368	\$20,460
2032	64	69	\$37,392	\$14,796	-	\$5,676	-	-	-	\$37,392	\$20,472
2033	65	70	\$37,416	\$14,796	-	\$5,700	-	-	-	\$37,416	\$20,496
2034	66	71	\$37,452	\$14,796	-	\$5,724	-	-	-	\$37,452	\$20,520
2035	67	72	\$37,488	\$14,796	-	\$5,748	-	-	-	\$2,496	\$55,536
2036	68	73	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2037	69	74	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2038	70	75	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2039	71	76	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2040	72	77	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2041	73	78	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2042	74	79	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2043	75	80	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196

Year	Age(s)		Retirement Benefit(s)		Spousal Benefit(s)		Survivor Benefit(s)		Dependent	Earning	Net Annual
2044	76	81	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2045	77	82	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2046	78	83	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2047	79	84	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2048	80	85	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2049	81	86	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2050	82	87	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2051	83	88	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2052	84	89	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2053	85	90	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2054	86	91	\$53,616	\$14,796	-	\$5,784	-	-	-	-	\$74,196
2055	87	92	\$4,468	-	-	-	-	-	-	-	\$4,468
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,046,338

PIA Calculations

PIA Calculation for Danny Zuko

Indexed Earnings

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1980	12	\$1,766	\$1,766	\$1,766	6.55	\$11,567	-
1981	13	\$2,907	\$2,907	\$2,907	5.95	\$17,299	-
1982	14	\$3,078	\$3,078	\$3,078	5.64	\$17,361	-
1983	15	\$4,828	\$4,828	\$4,828	5.38	\$25,967	-
1984	16	\$12,539	\$12,539	\$12,539	5.08	\$63,695	-
1985	17	\$25,750	\$25,750	\$25,750	4.87	\$125,458	-
1986	18	\$29,166	\$29,166	\$29,166	4.73	\$138,005	-
1987	19	\$32,499	\$32,499	\$32,499	4.45	\$144,557	-
1988	20	\$33,500	\$33,500	\$33,500	4.24	\$142,015	-
1989	21	\$38,833	\$38,833	\$38,833	4.08	\$158,353	-
1990	22	\$36,361	\$36,361	\$36,361	3.90	\$141,726	-
1991	23	\$41,208	\$41,208	\$41,208	3.76	\$154,848	-
1992	24	\$44,754	\$44,754	\$44,754	3.57	\$159,932	-
1993	25	\$54,646	\$54,646	\$54,646	3.54	\$193,617	\$193,617
1994	26	\$51,412	\$51,412	\$51,412	3.45	\$177,397	\$177,397
1995	27	\$60,600	\$60,600	\$60,600	3.32	\$201,042	\$201,042
1996	28	\$61,200	\$61,200	\$61,200	3.16	\$193,566	\$193,566
1997	29	\$56,492	\$56,492	\$56,492	2.99	\$168,824	-
1998	30	\$65,015	\$65,015	\$65,015	2.84	\$184,632	\$184,632
1999	31	\$68,124	\$68,124	\$68,124	2.69	\$183,249	\$183,249
2000	32	\$72,600	\$72,600	\$72,600	2.55	\$185,055	\$185,055
2001	33	\$76,200	\$76,200	\$76,200	2.49	\$189,706	\$189,706
2002	34	\$80,400	\$80,400	\$80,400	2.46	\$198,175	\$198,175
2003	35	\$84,900	\$84,900	\$84,900	2.41	\$204,273	\$204,273
2004	36	\$87,000	\$87,000	\$87,000	2.30	\$200,027	\$200,027
2005	37	\$87,900	\$87,900	\$87,900	2.22	\$194,962	\$194,962
2006	38	\$90,000	\$90,000	\$90,000	2.12	\$190,848	\$190,848
2007	39	\$94,200	\$94,200	\$94,200	2.03	\$191,083	\$191,083
2008	40	\$97,500	\$97,500	\$97,500	1.98	\$193,329	\$193,329
2009	41	\$102,000	\$102,000	\$102,000	2.01	\$205,349	\$205,349
2010	42	\$106,800	\$106,800	\$106,800	1.97	\$210,048	\$210,048
2011	43	\$106,800	\$106,800	\$106,800	1.91	\$203,666	\$203,666
2012	44	\$106,800	\$106,800	\$106,800	1.85	\$197,499	\$197,499
2013	45	\$110,100	\$110,100	\$110,100	1.83	\$201,033	\$201,033
2014	46	\$113,700	\$113,700	\$113,700	1.76	\$200,489	\$200,489

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2015	47	\$117,000	\$117,000	\$117,000	1.70	\$199,372	\$199,372
2016	48	\$118,500	\$118,500	\$118,500	1.68	\$199,672	\$199,672
2017	49	\$118,500	\$118,500	\$118,500	1.63	\$193,007	\$193,007
2018	50	\$127,200	\$127,200	\$127,200	1.57	\$199,930	\$199,930
2019	51	\$128,400	\$128,400	\$128,400	1.52	\$194,526	\$194,526
2020	52	\$132,900	\$132,900	\$132,900	1.47	\$195,811	\$195,811
2021	53	\$137,700	\$137,700	\$137,700	1.35	\$186,316	\$186,316
2022	54	\$142,000	\$142,000	\$142,000	1.28	\$182,436	\$182,436
2023	55	\$144,200	\$144,200	\$144,200	1.23	\$177,402	\$177,402
2024	56	\$148,000	\$148,000	\$148,000	1.17	\$173,671	-
2025	57	\$155,000	\$155,000	\$155,000	1.13	\$174,880	\$174,880
2026	58	\$155,000	\$155,000	\$155,000	1.08	\$167,887	-
2027	59	\$155,000	\$158,487	\$158,487	1.04	\$165,001	-
2028	60	\$155,000	\$162,053	\$162,053	1.00	\$162,053	-
2029	61	\$155,000	\$165,699	\$165,699	1.00	\$165,699	-
2030	62	\$155,000	\$169,427	\$169,427	1.00	\$169,427	-
2031	63	\$155,000	\$173,240	\$173,240	1.00	\$173,240	-
2032	64	\$155,000	\$177,137	\$177,137	1.00	\$177,137	\$177,137
2033	65	\$155,000	\$181,123	\$181,123	1.00	\$181,123	\$181,123
2034	66	\$155,000	\$185,198	\$185,198	1.00	\$185,198	\$185,198
2035	67	\$155,000	\$189,365	\$189,365	1.00	\$189,365	\$189,365
Sum of Highest 35 Years of Indexed Earnings:							\$6,735,221
Lowest Indexed Earnings Amount Included in AIME:							\$174,880

Primary Insurance Amount Data

Full Retirement Age (FRA): **67 (02/2035)**

Sum of highest 35 years of indexed earnings: **\$6,735,221**

Average Indexed Monthly Earnings (AIME): **\$16,036**

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	\$8,287	X	15%	=	\$1,243
Primary Insurance Amount (PIA):					\$4,469

PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2030	62	\$4,448	\$4,448	\$7,784
2031	63	\$4,450	\$4,450	\$7,786
2032	64	\$4,452	\$4,452	\$7,790
2033	65	\$4,455	\$4,455	\$7,795
2034	66	\$4,459	\$4,459	\$7,802
2035	FRA	\$4,463	\$4,463	\$7,809
2035	67	\$4,463	\$4,463	\$7,809
2036	68	\$4,469	\$4,469	\$7,819

*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 Sandy Zuko

Indexed Earnings

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1980	17	\$1,513	\$1,513	\$1,513	5.32	\$8,055	-
1981	18	\$2,782	\$2,782	\$2,782	4.84	\$13,457	\$13,457
1982	19	\$3,078	\$3,078	\$3,078	4.58	\$14,112	\$14,112
1983	20	\$4,828	\$4,828	\$4,828	4.37	\$21,107	\$21,107
1984	21	\$11,865	\$11,865	\$11,865	4.13	\$48,991	\$48,991
1985	22	\$22,500	\$22,500	\$22,500	3.96	\$89,106	\$89,106
1986	23	\$13,374	\$13,374	\$13,374	3.85	\$51,438	\$51,438
1987	24	-	-	-	3.62	-	-
1988	25	-	-	-	3.45	-	-
1989	26	-	-	-	3.31	-	-
1990	27	-	-	-	3.17	-	-
1991	28	-	-	-	3.05	-	-
1992	29	-	-	-	2.90	-	-
1993	30	-	-	-	2.88	-	-
1994	31	-	-	-	2.80	-	-
1995	32	-	-	-	2.70	-	-
1996	33	-	-	-	2.57	-	-
1997	34	-	-	-	2.43	-	-
1998	35	-	-	-	2.31	-	-
1999	36	-	-	-	2.19	-	-
2000	37	-	-	-	2.07	-	-
2001	38	\$18,375	\$18,375	\$18,375	2.02	\$37,184	\$37,184
2002	39	\$24,785	\$24,785	\$24,785	2.00	\$49,658	\$49,658
2003	40	\$23,690	\$23,690	\$23,690	1.96	\$46,331	\$46,331
2004	41	\$21,350	\$21,350	\$21,350	1.87	\$39,900	\$39,900
2005	42	\$22,900	\$22,900	\$22,900	1.80	\$41,286	\$41,286
2006	43	\$23,900	\$23,900	\$23,900	1.72	\$41,195	\$41,195
2007	44	\$27,235	\$27,235	\$27,235	1.65	\$44,906	\$44,906
2008	45	\$22,870	\$22,870	\$22,870	1.61	\$36,861	\$36,861
2009	46	\$21,975	\$21,975	\$21,975	1.64	\$35,961	\$35,961
2010	47	\$22,765	\$22,765	\$22,765	1.60	\$36,393	\$36,393
2011	48	\$21,125	\$21,125	\$21,125	1.55	\$32,745	\$32,745
2012	49	\$22,250	\$22,250	\$22,250	1.50	\$33,445	\$33,445
2013	50	\$23,412	\$23,412	\$23,412	1.48	\$34,747	\$34,747
2014	51	\$23,646	\$23,646	\$23,646	1.43	\$33,892	\$33,892
2015	52	\$25,492	\$25,492	\$25,492	1.39	\$35,309	\$35,309

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2016	53	\$26,015	\$26,015	\$26,015	1.37	\$35,631	\$35,631
2017	54	\$26,124	\$26,124	\$26,124	1.32	\$34,586	\$34,586
2018	55	\$29,300	\$29,300	\$29,300	1.28	\$37,434	\$37,434
2019	56	\$30,200	\$30,200	\$30,200	1.23	\$37,190	\$37,190
2020	57	\$30,400	\$30,400	\$30,400	1.20	\$36,408	\$36,408
2021	58	\$31,400	\$31,400	\$31,400	1.10	\$34,534	\$34,534
2022	59	\$31,900	\$31,900	\$31,900	1.04	\$33,313	\$33,313
2023	60	\$32,200	\$32,200	\$32,200	1.00	\$32,200	\$32,200
2024	61	\$32,900	\$32,900	\$32,900	1.00	\$32,900	\$32,900
2025	62	\$33,500	\$33,500	\$33,500	1.00	\$33,500	\$33,500
2026	63	\$33,500	\$33,500	\$33,500	1.00	\$33,500	\$33,500
2027	64	\$33,500	\$34,253	\$34,253	1.00	\$34,253	\$34,253
2028	65	\$33,500	\$35,024	\$35,024	1.00	\$35,024	\$35,024
2029	66	\$33,500	\$35,812	\$35,812	1.00	\$35,812	\$35,812
Sum of Highest 35 Years of Indexed Earnings:							\$1,304,309
Lowest Indexed Earnings Amount Included in AIME:							\$13,457

Primary Insurance Amount Data

Full Retirement Age (FRA): **67 (01/2030)**

Sum of highest 35 years of indexed earnings: **\$1,304,309**

Average Indexed Monthly Earnings (AIME): **\$3,105**

Bend Point Breakdown

Bend Point	Portion		Multiplier		Amount
\$0 to \$1,226	\$1,226	X	90%	=	\$1,103
\$1,226 to \$7,391	\$1,879	X	32%	=	\$601
>\$7,391	-	X	15%	=	-
Primary Insurance Amount (PIA):					\$1,705

PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2025	62	\$1,580	\$1,580	\$2,385
2026	63	\$1,605	\$1,650	\$2,484
2027	64	\$1,631	\$1,676	\$2,555
2028	65	\$1,657	\$1,703	\$2,629
2029	66	\$1,684	\$1,731	\$2,703
2030	FRA	\$1,705	\$1,752	\$2,762
2030	67	\$1,705	\$1,752	\$2,762

*Calculations include all eligible COLA increases and are applied from that point forward.

****Family Maximum Benefit amount.**

Cost of Living Adjustments

Year	COLA
2026	2.8%

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

	Danny Zuko	Sandy Zuko
Date of Birth:	2/2/1968	1/9/1963
Age:	58	63
FRA (Full Retirement Age):	67 and 0 month(s)	67 and 0 month(s)
FRA Date:	02/2035	01/2030
Life Expectancy:	87	92
Future Earnings Through:	2035	2029
Non-Covered Pension:	No	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:	v2.9.3