



Social Security Roadmap

Sample Roadmap & Sample Spouse

Prepared by:

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The Smart Report

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09/25/2026

Sample Roadmap & Sample Spouse

Bexley, OH 43209

Re: Social Security Analysis for Sample Roadmap & Sample Spouse

Dear Sample Roadmap & Sample Spouse:

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.

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.

Sample Roadmap
 FRA (Full Retirement Age): 67 and 0 month(s)
 FRA Date: 06/2032

Sample Spouse
 67 and 0 month(s)
 05/2032

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		
		Sample									
Sample		2027	2028	2029	2030	2031	2032	2032	2033	2034	2035
		62	63	64	65	66	FRA	67	68	69	70
2027	62	\$67,656	\$68,064	\$68,220	\$68,448	\$68,688	\$69,192	\$69,192	\$73,236	\$77,280	\$81,324
2028	63	\$68,796	\$69,084	\$69,240	\$69,468	\$69,708	\$70,212	\$70,212	\$74,256	\$78,300	\$82,344
2029	64	\$70,068	\$70,344	\$70,368	\$70,596	\$70,836	\$71,340	\$71,340	\$75,384	\$79,428	\$83,472
2030	65	\$71,796	\$72,072	\$72,072	\$72,084	\$72,324	\$72,828	\$72,828	\$76,872	\$80,916	\$84,960
2031	66	\$73,524	\$73,800	\$73,800	\$73,800	\$73,824	\$74,328	\$74,328	\$78,372	\$82,416	\$86,460
2032	FRA	\$75,264	\$75,540	\$75,540	\$75,540	\$75,540	+\$75,828	\$75,828	\$79,872	\$83,916	\$87,960
2032	67	\$75,264	\$75,540	\$75,540	\$75,540	\$75,540	\$75,828	\$75,828	\$79,872	\$83,916	\$87,960
2033	68	\$75,264	\$75,540	\$75,540	\$75,540	\$75,540	\$75,828	\$75,828	\$79,872	\$83,916	\$87,960
2034	69	\$76,020	\$76,296	\$76,296	\$76,296	\$76,296	\$76,584	\$76,584	\$80,628	\$84,672	\$88,716
2035	70	\$77,820	\$78,096	\$78,096	\$78,096	\$78,096	\$78,384	\$78,384	\$82,428	\$86,472	\$90,516

Monthly Benefits

Sample		Sample									
		2027	2028	2029	2030	2031	2032	2032	2033	2034	2035
		62	63	64	65	66	FRA	67	68	69	70
2027	62	\$5,638	\$5,672	\$5,685	\$5,704	\$5,724	\$5,766	\$5,766	\$6,103	\$6,440	\$6,777
2028	63	\$5,733	\$5,757	\$5,770	\$5,789	\$5,809	\$5,851	\$5,851	\$6,188	\$6,525	\$6,862
2029	64	\$5,839	\$5,862	\$5,864	\$5,883	\$5,903	\$5,945	\$5,945	\$6,282	\$6,619	\$6,956
2030	65	\$5,983	\$6,006	\$6,006	\$6,007	\$6,027	\$6,069	\$6,069	\$6,406	\$6,743	\$7,080
2031	66	\$6,127	\$6,150	\$6,150	\$6,150	\$6,152	\$6,194	\$6,194	\$6,531	\$6,868	\$7,205
2032	FRA	\$6,272	\$6,295	\$6,295	\$6,295	\$6,295	*\$6,319	\$6,319	\$6,656	\$6,993	\$7,330
2032	67	\$6,272	\$6,295	\$6,295	\$6,295	\$6,295	\$6,319	\$6,319	\$6,656	\$6,993	\$7,330
2033	68	\$6,272	\$6,295	\$6,295	\$6,295	\$6,295	\$6,319	\$6,319	\$6,656	\$6,993	\$7,330
2034	69	\$6,335	\$6,358	\$6,358	\$6,358	\$6,358	\$6,382	\$6,382	\$6,719	\$7,056	\$7,393
2035	70	\$6,485	\$6,508	\$6,508	\$6,508	\$6,508	\$6,532	\$6,532	\$6,869	\$7,206	\$7,543

* 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	
	Sample	Sample	Sample	Sample	Sample	Sample	Sample	Sample
Filing Age(s)	70	67	FRA	FRA	FRA	62	62	62
Filing Month	Jul 2035	May 2032	Jun 2032	May 2032	Jun 2032	Jun 2027	Jul 2027	Jun 2027
Lifetime*	\$1,179,275		\$1,147,752		\$1,103,577		\$1,080,008	
Annual**	\$62,688	\$25,272	\$50,556	\$25,272	\$50,556	\$18,636	\$49,992	\$17,664
Combined	\$87,960		\$75,828		\$69,192		\$67,656	
Monthly**	\$5,224	\$2,106	\$4,213	\$2,106	\$4,213	\$1,553	\$4,166	\$1,472
Combined	\$7,330		\$6,319		\$5,766		\$5,638	

* 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	
	Sample	Sample	Sample	Sample	Sample	Sample	Sample	Sample
Age	70	67	FRA	FRA	FRA	62	62	62
Filing Step 1	Sample files for retirement benefit in May 2032		Sample files for retirement benefit in May 2032		Sample files for retirement benefit in June 2027		Sample files for retirement benefit in June 2027	
Filing Step 2	Sample files for spousal benefit in June 2035		Sample files for retirement benefit and spousal benefit in June 2032		Sample files for retirement benefit and spousal benefit in June 2032		Sample files for retirement benefit and spousal benefit in July 2027	
Filing Step 3	Sample files for retirement benefit in July 2035		Sample files for survivor benefit in June 2055		Sample files for survivor benefit in June 2055		Sample files for survivor benefit in June 2055	
Filing Step 4	Sample files for survivor benefit in June 2055		N/A		N/A		N/A	

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	Sample	Sample	Sample	Sample
Annual*	\$62,688	\$50,556	\$50,556	\$49,992
Monthly*	\$5,224	\$4,213	\$4,213	\$4,166
*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		
		Sample									
Sample		2027	2028	2029	2030	2031	2032	2032	2033	2034	2035
		62	63	64	65	66	FRA	67	68	69	70
2027	62	\$1,080,008	\$1,088,034	\$1,092,412	\$1,098,576	\$1,104,887	\$1,103,577	\$1,103,577	\$1,119,359	\$1,129,772	\$1,135,100
2028	63	\$1,091,480	\$1,097,751	\$1,102,129	\$1,108,293	\$1,114,604	\$1,113,294	\$1,113,294	\$1,129,075	\$1,139,489	\$1,144,817
2029	64	\$1,102,577	\$1,108,671	\$1,111,107	\$1,117,271	\$1,123,582	\$1,122,272	\$1,122,272	\$1,138,053	\$1,148,467	\$1,153,795
2030	65	\$1,118,953	\$1,125,047	\$1,127,140	\$1,130,126	\$1,136,437	\$1,135,127	\$1,135,127	\$1,150,909	\$1,161,322	\$1,166,650
2031	66	\$1,131,056	\$1,137,150	\$1,139,243	\$1,142,043	\$1,145,176	\$1,143,866	\$1,143,866	\$1,159,648	\$1,170,062	\$1,175,390
2032	FRA	\$1,137,499	\$1,143,593	\$1,145,686	\$1,148,486	\$1,151,276	*\$1,147,752	\$1,147,752	\$1,163,534	\$1,173,947	\$1,179,275
2032	67	\$1,137,499	\$1,143,593	\$1,145,686	\$1,148,486	\$1,151,276	\$1,147,752	\$1,147,752	\$1,163,534	\$1,173,947	\$1,179,275
2033	68	\$1,116,765	\$1,122,859	\$1,124,951	\$1,127,752	\$1,130,542	\$1,127,210	\$1,127,210	\$1,145,223	\$1,157,063	\$1,163,781
2034	69	\$1,106,185	\$1,112,279	\$1,114,372	\$1,117,172	\$1,119,962	\$1,116,630	\$1,116,630	\$1,134,713	\$1,147,387	\$1,154,916
2035	70	\$1,107,449	\$1,113,543	\$1,115,635	\$1,118,436	\$1,121,226	\$1,117,894	\$1,117,894	\$1,135,977	\$1,148,650	\$1,156,180

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	
	Sample	Sample	Sample	Sample	Sample	Sample	Sample	Sample
Age	70	67	FRA	FRA	FRA	62	62	62
Filing Month	Jul 2035	May 2032	Jun 2032	May 2032	Jun 2032	Jun 2027	Jul 2027	Jun 2027
Sample: 90 Sample: 93	\$1,179,275		\$1,147,752		\$1,103,577		\$1,080,008	
Sample: 75 Sample: 90	\$889,260		\$872,673		\$884,386		\$869,697	
Sample: 75 Sample: 93	\$969,266		\$937,743		\$948,713		\$933,221	

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: Sample files for benefits at 70 / Sample 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
	Sample	Sample	Sample	Sample	Sample	Sample	Sample	Sample			
2032	67	67	-	\$13,090	-	-	-	-	-	-	\$13,090
2033	68	68	-	\$22,440	-	-	-	-	-	-	\$22,440
2034	69	69	-	\$22,440	-	-	-	-	-	-	\$22,440
2035	70	70	\$31,344	\$22,440	-	\$1,416	-	-	-	-	\$55,200
2036	71	71	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2037	72	72	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2038	73	73	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2039	74	74	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2040	75	75	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2041	76	76	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2042	77	77	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2043	78	78	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2044	79	79	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2045	80	80	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2046	81	81	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2047	82	82	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2048	83	83	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2049	84	84	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2050	85	85	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2051	86	86	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2052	87	87	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2053	88	88	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2054	89	89	\$62,688	\$22,440	-	\$2,832	-	-	-	-	\$87,960
2055	90	90	\$31,344	\$22,440	-	\$1,416	-	\$20,124	-	-	\$75,324
2056	91	91	-	\$22,440	-	-	-	\$40,248	-	-	\$62,688
2057	92	92	-	\$22,440	-	-	-	\$40,248	-	-	\$62,688
2058	93	93	-	\$7,480	-	-	-	\$13,416	-	-	\$20,896
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,179,275

RSSA Roadmap Option A: Sample files for benefits at FRA / Sample 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
	Sample	Sample	Sample	Sample	Sample	Sample	Sample	Sample			
2032	67	67	\$25,230	\$13,090	-	\$1,392	-	-	-	-	\$39,712
2033	68	68	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2034	69	69	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2035	70	70	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2036	71	71	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2037	72	72	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2038	73	73	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2039	74	74	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2040	75	75	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2041	76	76	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2042	77	77	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2043	78	78	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2044	79	79	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2045	80	80	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2046	81	81	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2047	82	82	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2048	83	83	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2049	84	84	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2050	85	85	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2051	86	86	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2052	87	87	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2053	88	88	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2054	89	89	\$50,556	\$22,440	-	\$2,832	-	-	-	-	\$75,828
2055	90	90	\$25,278	\$22,440	-	\$1,416	-	\$14,058	-	-	\$63,192
2056	91	91	-	\$22,440	-	-	-	\$28,116	-	-	\$50,556
2057	92	92	-	\$22,440	-	-	-	\$28,116	-	-	\$50,556
2058	93	93	-	\$7,480	-	-	-	\$9,372	-	-	\$16,852
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,147,752

RSSA Roadmap Option B: Sample files for benefits at FRA / Sample 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
	Sample	Sample	Sample	Sample	Sample	Sample	Sample	Sample			
2027	62	62	-	\$7,500	-	-	-	-	-	\$2,610	\$4,890
2028	63	63	-	\$15,228	-	-	-	-	-	\$5,220	\$10,008
2029	64	64	-	\$15,456	-	-	-	-	-	\$5,220	\$10,236
2030	65	65	-	\$15,636	-	-	-	-	-	\$5,220	\$10,416
2031	66	66	-	\$15,804	-	-	-	-	-	-	\$15,804
2032	67	67	\$25,230	\$15,804	-	\$1,392	-	-	-	-	\$42,426
2033	68	68	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2034	69	69	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2035	70	70	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2036	71	71	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2037	72	72	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2038	73	73	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2039	74	74	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2040	75	75	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2041	76	76	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2042	77	77	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2043	78	78	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2044	79	79	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2045	80	80	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2046	81	81	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2047	82	82	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2048	83	83	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2049	84	84	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2050	85	85	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2051	86	86	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2052	87	87	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2053	88	88	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2054	89	89	\$50,556	\$15,804	-	\$2,832	-	-	-	-	\$69,192
2055	90	90	\$25,278	\$15,804	-	\$1,416	-	\$17,376	-	-	\$59,874
2056	91	91	-	\$15,804	-	-	-	\$34,752	-	-	\$50,556
2057	92	92	-	\$15,804	-	-	-	\$34,752	-	-	\$50,556
2058	93	93	-	\$5,268	-	-	-	\$11,584	-	-	\$16,852
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,103,577

RSSA Roadmap Option C: Sample files for benefits at 62 / Sample 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
	Sample	Sample	Sample	Sample	Sample	Sample	Sample	Sample			
2027	62	62	\$14,705	\$7,500	-	\$1,030	-	-	-	\$18,345	\$4,890
2028	63	63	\$35,340	\$15,228	-	\$2,280	-	-	-	\$42,840	\$10,008
2029	64	64	\$35,376	\$15,456	-	\$2,076	-	-	-	\$42,672	\$10,236
2030	65	65	\$35,424	\$15,636	-	\$1,932	-	-	-	\$42,576	\$10,416
2031	66	66	\$35,472	\$15,804	-	\$1,812	-	-	-	\$37,284	\$15,804
2032	67	67	\$35,532	\$15,804	-	\$1,836	-	-	-	\$12,617	\$40,555
2033	68	68	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2034	69	69	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2035	70	70	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2036	71	71	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2037	72	72	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2038	73	73	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2039	74	74	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2040	75	75	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2041	76	76	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2042	77	77	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2043	78	78	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2044	79	79	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2045	80	80	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2046	81	81	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2047	82	82	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2048	83	83	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2049	84	84	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2050	85	85	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2051	86	86	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2052	87	87	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2053	88	88	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2054	89	89	\$49,992	\$15,804	-	\$1,860	-	-	-	-	\$67,656
2055	90	90	\$24,996	\$15,804	-	\$930	-	\$17,094	-	-	\$58,824
2056	91	91	-	\$15,804	-	-	-	\$34,188	-	-	\$49,992
2057	92	92	-	\$15,804	-	-	-	\$34,188	-	-	\$49,992
2058	93	93	-	\$5,268	-	-	-	\$11,396	-	-	\$16,664
Total Lifetime Benefit (NPV) Used in all Results and Reports											\$1,080,008

PIA Calculations

PIA Calculation for Sample Roadmap

Indexed Earnings

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1981	16	\$2,907	\$2,907	\$2,907	5.27	\$15,333	-
1982	17	\$3,078	\$3,078	\$3,078	5.00	\$15,387	-
1983	18	\$4,828	\$4,828	\$4,828	4.77	\$23,015	-
1984	19	\$12,539	\$12,539	\$12,539	4.50	\$56,454	-
1985	20	\$25,750	\$25,750	\$25,750	4.32	\$111,196	-
1986	21	\$29,166	\$29,166	\$29,166	4.19	\$122,317	-
1987	22	\$32,499	\$32,499	\$32,499	3.94	\$128,124	-
1988	23	\$33,500	\$33,500	\$33,500	3.76	\$125,871	-
1989	24	\$38,833	\$38,833	\$38,833	3.61	\$140,352	-
1990	25	\$36,361	\$36,361	\$36,361	3.45	\$125,615	-
1991	26	\$41,208	\$41,208	\$41,208	3.33	\$137,245	-
1992	27	\$44,754	\$44,754	\$44,754	3.17	\$141,752	-
1993	28	\$54,646	\$54,646	\$54,646	3.14	\$171,607	\$171,607
1994	29	\$51,412	\$51,412	\$51,412	3.06	\$157,232	-
1995	30	\$60,600	\$60,600	\$60,600	2.94	\$178,189	\$178,189
1996	31	\$61,200	\$61,200	\$61,200	2.80	\$171,562	\$171,562
1997	32	\$56,492	\$56,492	\$56,492	2.65	\$149,633	-
1998	33	\$65,015	\$65,015	\$65,015	2.52	\$163,644	\$163,644
1999	34	\$68,124	\$68,124	\$68,124	2.38	\$162,418	\$162,418
2000	35	\$72,600	\$72,600	\$72,600	2.26	\$164,019	\$164,019
2001	36	\$76,200	\$76,200	\$76,200	2.21	\$168,141	\$168,141
2002	37	\$80,400	\$80,400	\$80,400	2.18	\$175,647	\$175,647
2003	38	\$84,900	\$84,900	\$84,900	2.13	\$181,052	\$181,052
2004	39	\$87,000	\$87,000	\$87,000	2.04	\$177,289	\$177,289
2005	40	\$87,900	\$87,900	\$87,900	1.97	\$172,800	\$172,800
2006	41	\$90,000	\$90,000	\$90,000	1.88	\$169,153	\$169,153
2007	42	\$94,200	\$94,200	\$94,200	1.80	\$169,361	\$169,361
2008	43	\$97,500	\$97,500	\$97,500	1.76	\$171,353	\$171,353
2009	44	\$102,000	\$102,000	\$102,000	1.78	\$182,006	\$182,006
2010	45	\$106,800	\$106,800	\$106,800	1.74	\$186,171	\$186,171
2011	46	\$106,800	\$106,800	\$106,800	1.69	\$180,515	\$180,515
2012	47	\$106,800	\$106,800	\$106,800	1.64	\$175,049	\$175,049
2013	48	\$110,100	\$110,100	\$110,100	1.62	\$178,180	\$178,180
2014	49	\$113,700	\$113,700	\$113,700	1.56	\$177,698	\$177,698
2015	50	\$117,000	\$117,000	\$117,000	1.51	\$176,708	\$176,708

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2016	51	\$118,500	\$118,500	\$118,500	1.49	\$176,974	\$176,974
2017	52	\$118,500	\$118,500	\$118,500	1.44	\$171,067	\$171,067
2018	53	\$127,200	\$127,200	\$127,200	1.39	\$177,203	\$177,203
2019	54	\$128,400	\$128,400	\$128,400	1.34	\$172,414	\$172,414
2020	55	\$132,900	\$132,900	\$132,900	1.31	\$173,552	\$173,552
2021	56	\$137,700	\$137,700	\$137,700	1.20	\$165,137	\$165,137
2022	57	\$142,000	\$142,000	\$142,000	1.14	\$161,698	\$161,698
2023	58	\$144,200	\$144,200	\$144,200	1.09	\$157,236	\$157,236
2024	59	\$148,000	\$148,000	\$148,000	1.04	\$153,929	-
2025	60	\$151,450	\$151,450	\$151,450	1.00	\$151,450	-
2026	61	\$156,000	\$156,000	\$156,000	1.00	\$156,000	-
2027	62	\$156,000	\$159,510	\$159,510	1.00	\$159,510	\$159,510
2028	63	\$156,000	\$163,098	\$163,098	1.00	\$163,098	\$163,098
2029	64	\$156,000	\$166,768	\$166,768	1.00	\$166,768	\$166,768
2030	65	\$156,000	\$170,520	\$170,520	1.00	\$170,520	\$170,520
2031	66	\$156,000	\$174,357	\$174,357	1.00	\$174,357	\$174,357
2032	67	\$156,000	\$178,280	\$178,280	1.00	\$178,280	\$178,280
Sum of Highest 35 Years of Indexed Earnings:							\$6,020,374
Lowest Indexed Earnings Amount Included in AIME:							\$157,236

Primary Insurance Amount Data

Full Retirement Age (FRA): **67 (06/2032)**

Sum of highest 35 years of indexed earnings: **\$6,020,374**

Average Indexed Monthly Earnings (AIME): **\$14,334**

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	\$6,585	X	15%	=	\$988
Primary Insurance Amount (PIA):					\$4,213

PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2027	62	\$4,177	\$4,177	\$7,309
2028	63	\$4,183	\$4,183	\$7,320
2029	64	\$4,188	\$4,188	\$7,328
2030	65	\$4,193	\$4,193	\$7,337
2031	66	\$4,199	\$4,199	\$7,348
2032	FRA	\$4,206	\$4,206	\$7,360
2032	67	\$4,206	\$4,206	\$7,360
2033	68	\$4,213	\$4,213	\$7,373
*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 Sample Spouse

Indexed Earnings

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
1981	16	\$1,746	\$1,746	\$1,746	5.27	\$9,209	-
1982	17	\$2,782	\$2,782	\$2,782	5.00	\$13,908	-
1983	18	\$3,695	\$3,695	\$3,695	4.77	\$17,614	\$17,614
1984	19	\$6,845	\$6,845	\$6,845	4.50	\$30,818	\$30,818
1985	20	\$13,755	\$13,755	\$13,755	4.32	\$59,398	\$59,398
1986	21	\$24,500	\$24,500	\$24,500	4.19	\$102,749	\$102,749
1987	22	\$18,374	\$18,374	\$18,374	3.94	\$72,438	\$72,438
1988	23	-	-	-	3.76	-	-
1989	24	-	-	-	3.61	-	-
1990	25	-	-	-	3.45	-	-
1991	26	-	-	-	3.33	-	-
1992	27	-	-	-	3.17	-	-
1993	28	-	-	-	3.14	-	-
1994	29	-	-	-	3.06	-	-
1995	30	-	-	-	2.94	-	-
1996	31	-	-	-	2.80	-	-
1997	32	-	-	-	2.65	-	-
1998	33	-	-	-	2.52	-	-
1999	34	-	-	-	2.38	-	-
2000	35	-	-	-	2.26	-	-
2001	36	\$17,775	\$17,775	\$17,775	2.21	\$39,222	\$39,222
2002	37	\$24,985	\$24,985	\$24,985	2.18	\$54,584	\$54,584
2003	38	\$23,890	\$23,890	\$23,890	2.13	\$50,946	\$50,946
2004	39	\$21,550	\$21,550	\$21,550	2.04	\$43,915	\$43,915
2005	40	\$23,100	\$23,100	\$23,100	1.97	\$45,412	\$45,412
2006	41	\$24,200	\$24,200	\$24,200	1.88	\$45,483	\$45,483
2007	42	\$27,535	\$27,535	\$27,535	1.80	\$49,505	\$49,505
2008	43	\$23,070	\$23,070	\$23,070	1.76	\$40,545	\$40,545
2009	44	\$22,175	\$22,175	\$22,175	1.78	\$39,568	\$39,568
2010	45	\$22,965	\$22,965	\$22,965	1.74	\$40,032	\$40,032
2011	46	\$22,125	\$22,125	\$22,125	1.69	\$37,396	\$37,396
2012	47	\$22,250	\$22,250	\$22,250	1.64	\$36,468	\$36,468
2013	48	\$23,912	\$23,912	\$23,912	1.62	\$38,698	\$38,698
2014	49	\$23,646	\$23,646	\$23,646	1.56	\$36,956	\$36,956
2015	50	\$25,492	\$25,492	\$25,492	1.51	\$38,501	\$38,501
2016	51	\$26,015	\$26,015	\$26,015	1.49	\$38,852	\$38,852

Year	Age	Your Earnings	Nominal Dollar	Taxable Social Security Amount	Index Factor	Index Earning	Highest 35 years of Indexed Earnings
2017	52	\$26,124	\$26,124	\$26,124	1.44	\$37,713	\$37,713
2018	53	\$29,300	\$29,300	\$29,300	1.39	\$40,818	\$40,818
2019	54	\$31,200	\$31,200	\$31,200	1.34	\$41,895	\$41,895
2020	55	\$28,400	\$28,400	\$28,400	1.31	\$37,087	\$37,087
2021	56	\$29,900	\$29,900	\$29,900	1.20	\$35,858	\$35,858
2022	57	\$31,200	\$31,200	\$31,200	1.14	\$35,528	\$35,528
2023	58	\$32,850	\$32,850	\$32,850	1.09	\$35,820	\$35,820
2024	59	\$33,900	\$33,900	\$33,900	1.04	\$35,258	\$35,258
2025	60	\$34,200	\$34,200	\$34,200	1.00	\$34,200	\$34,200
2026	61	\$34,920	\$34,920	\$34,920	1.00	\$34,920	\$34,920
2027	62	\$34,920	\$35,705	\$35,705	1.00	\$35,705	\$35,705
2028	63	\$34,920	\$36,509	\$36,509	1.00	\$36,509	\$36,509
2029	64	\$34,920	\$37,330	\$37,330	1.00	\$37,330	\$37,330
2030	65	\$34,920	\$38,170	\$38,170	1.00	\$38,170	\$38,170
Sum of Highest 35 Years of Indexed Earnings:							\$1,475,909
Lowest Indexed Earnings Amount Included in AIME:							\$17,614

Primary Insurance Amount Data

Full Retirement Age (FRA): **67 (05/2032)**

Sum of highest 35 years of indexed earnings: **\$1,475,909**

Average Indexed Monthly Earnings (AIME): **\$3,514**

Bend Point Breakdown

Bend Point	Portion		Multiplier		Amount
\$0 to \$1,286	\$1,286	X	90%	=	\$1,157
\$1,286 to \$7,749	\$2,228	X	32%	=	\$713
>\$7,749	-	X	15%	=	-
Primary Insurance Amount (PIA):					\$1,870

PIA change based on continued years of future earnings

Year	Age	PIA Prior to COLA	PIA Including COLA*	FMB**
2027	62	\$1,775	\$1,775	\$2,824
2028	63	\$1,803	\$1,803	\$2,898
2029	64	\$1,830	\$1,830	\$2,974
2030	65	\$1,852	\$1,852	\$3,032
2031	66	\$1,870	\$1,870	\$3,083
2032	FRA	\$1,870	\$1,870	\$3,083

*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

	Sample Roadmap	Sample Spouse
Date of Birth:	7/1/1965	5/10/1965
Age:	61	61
FRA (Full Retirement Age):	67 and 0 month(s)	67 and 0 month(s)
FRA Date:	06/2032	05/2032
Life Expectancy:	90	93
Future Earnings Through:	2032	2030
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:	5.00%
Real Rate of Return:	2.69%
Software Version:	v2.9.10