

Social Security Timing

How would different claiming ages change my illustrated benefits?

Who this applies to

Forward comparison of supplied gross benefits, not an eligibility or benefit-estimation engine.

Why this matters

Comparing supplied benefit estimates on one timeline makes differences in cumulative gross benefits easier to discuss.

Does this illustration fit the question?

Fictional responses: 3 of 3 Yes. This is a scope check, not an eligibility or suitability finding.

1. Are you comparing your own retirement-benefit claiming dates?	Yes - example
2. Do you have dated estimates using the same dollar basis for both dates?	Yes - example
3. Can you choose an age through which to compare benefits?	Yes - example

Simple decision path

All answers Yes and inputs confirmed -> Run the limited illustration; review assumptions before interpreting it.

Any answer No -> Pause this illustration. Obtain dated benefit estimates on the same dollar basis and review household circumstances.

Any answer Unknown or a missing number -> Keep the item unknown; gather the relevant records. Do not replace an unknown with zero.

Fictional inputs used

Current age	60 years
Option A claiming age	62 years
Option A supplied monthly estimate	\$1,800
Option B claiming age	67 years
Option B supplied monthly estimate	\$2,600
Comparison-end age	90 years
Annual benefit growth after claiming	0.00%

Educational & illustrative purposes only.

Not tax, legal or investment advice.

YOUR ILLUSTRATION / FICTIONAL EXAMPLE

The numbers and what they could mean

Option A monthly estimate	\$1,800
Option B monthly estimate	\$2,600
Option A cumulative gross benefits	\$604,800
Option B cumulative gross benefits	\$717,600
Option A minus B at endpoint	-\$112,800
Crossover within window	78 years 3 months



These supplied estimates produce a difference of 112800.00 by the selected age; Option B totals more. This alone does not identify a preferable claiming date.

Assumptions and boundaries

- All prefilled example numbers are fictional; replace and confirm them before interpreting results.
- Ages are rounded to the nearest month. Enter years plus months/12; benefits begin in the claiming month.
- Estimates are stated at the respective claiming date; growth compounds monthly after claiming. Common endpoint is exclusive. Totals are undiscounted.
- Confirm the source and date of both benefit estimates separately before review.
- Educational illustration, not a suitability finding or probability of success.
- No tax, earnings-test, spousal, survivor, disability or household coordination calculation.
- No benefit rules are guessed; crossover is not a lifespan forecast.
- Comparison begins at age 60 and ends at 90.
- Gross cumulative totals do not account for investment returns on earlier payments.

Your next step

- Obtain dated benefit estimates on the same dollar basis and review household circumstances.
- Review these results as part of a comprehensive review with a CEPA-credentialed, Q4-trained financial advisor, coordinating with relevant Social Security planning and tax specialists.
- Figures are rounded for display only. All calculations use the unchanged original engine. Every input and response in this report is fictional.

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