

An Estimate of Social Security Retirement Benefits

Retirement Benefits Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tim Francis

Current Age of Worker	Current Age of Spouse	Worker's Full Retirement Benefit Age	Worker's Planned Retirement Age	Spouse's Full Retirement Benefit Age	Spouse's Planned Retirement Age	Retirement Tax Bracket
35	30	67	67	67	67	28.00%
Retirement Year	Worker's Age	Spouse's Age	(1) Worker's Benefits (Including Growth)	(2) Spouse's Benefits (Including Growth)	(3) Total Benefits (Including Growth) (1) + (2)	(4) After Tax Income from Retirement Benefits*
1	67	62	69,182	0	69,182	52,717
2	68	63	69,182	0	69,182	52,717
3	69	64	69,182	0	69,182	52,717
4	70	65	69,182	0	69,182	52,717
5	71	66	69,182	0	69,182	52,717
6	72	67	69,182	56,132	125,314	95,489
7	73	68	69,182	56,132	125,314	95,489
8	74	69	69,182	56,132	125,314	95,489
9	75	70	69,182	56,132	125,314	95,489
10	76	71	69,182	56,132	125,314	95,489
11	77	72	69,182	56,132	125,314	95,489
12	78	73	69,182	56,132	125,314	95,489
13	79	74	69,182	56,132	125,314	95,489
14	80	75	69,182	56,132	125,314	95,489
15	81	76	69,182	56,132	125,314	95,489
16	82	77	69,182	56,132	125,314	95,489
17	83	78	69,182	56,132	125,314	95,489
18	84	79	69,182	56,132	125,314	95,489
19	85	80	69,182	56,132	125,314	95,489
20	86	81	69,182	56,132	125,314	95,489
			1,383,640	841,980	2,225,620	1,695,920

The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise benefit estimates, call the Social Security Administration at 1-800-772-1213.

So that values in year 1 more accurately represent actual retirement benefits, a growth assumption of 3.00% was used for pre-retirement years.

*Based on estimated retirement income, 85.00% of column (3) will be subject to income tax.

An Estimate of All Social Security Benefits Payable to Survivors

Survivor Benefits Page: 1

Presented By: [Licensed user's name appears here]

For: Tim Francis

Date: [Current date appears here]

	Current Age of Spouse 30	Current Age of Children 1,4	Survivor's Tax Bracket 15.00%		
Year (Assuming Worker had Died)	(1) Spouse's Survivor Benefits (Including Growth)	(2) Children's Survivor Benefits (Including Growth)	(3) Total Benefits (Including Growth) (1) + (2)	(4) After Tax Income from Survivor Benefits*	
1	255	40,626	40,881	40,881	
2	0	41,845	41,845	41,845	
3	0	43,100	43,100	43,100	
4	0	44,393	44,393	44,393	
5	0	45,725	45,725	45,725	
6	0	47,097	47,097	47,097	
7	0	48,510	48,510	48,510	
8	0	49,965	49,965	49,965	
9	0	51,464	51,464	51,464	
10	0	53,008	53,008	53,008	
11	0	54,598	54,598	54,598	
12	0	56,236	56,236	56,236	
13	0	57,923	57,923	57,923	
14	0	59,661	59,661	59,661	
15	0	30,725	30,725	30,725	
16	0	31,647	31,647	31,647	
17	0	32,596	32,596	32,596	
18	0	0	0	0	
19	0	0	0	0	
20	0	0	0	0	
	255	789,119	789,374	789,374	

The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise benefit estimates, call the Social Security Administration at 1-800-772-1213.

Column (1), year 1 includes a special one-time death benefit of \$255.00. (This amount is never taxed.)

Year 1 displays estimated social security benefits in today's dollars. Thereafter, benefits are more accurately represented as tomorrow's dollars by using a 3.00% growth assumption.

*Based on income assumptions provided, 0.00% of column (1); will be subject to income tax. (It is assumed that children's benefit in column (2) will not be subject to income tax.)

An Estimate of All Social Security Benefits Payable to Survivors

Survivor Benefits Page: 2
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tim Francis

	Current Age of Spouse 30	Current Age of Children 1,4	Survivor's Tax Bracket 15.00%		
Year (Assuming Worker had Died)	(1) Spouse's Survivor Benefits (Including Growth)	(2) Children's Survivor Benefits (Including Growth)	(3) Total Benefits (Including Growth) (1) + (2)	(4) After Tax Income from Survivor Benefits*	
21	0	0	0	0	
22	0	0	0	0	
23	0	0	0	0	
24	0	0	0	0	
25	0	0	0	0	
26	0	0	0	0	
27	0	0	0	0	
28	0	0	0	0	
29	0	0	0	0	
30	0	0	0	0	
	255	789,119	789,374	789,374	

The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise benefit estimates, call the Social Security Administration at 1-800-772-1213.

Column (1), year 1 includes a special one-time death benefit of \$255.00. (This amount is never taxed.)

Year 1 displays estimated social security benefits in today's dollars. Thereafter, benefits are more accurately represented as tomorrow's dollars by using a 3.00% growth assumption.

*Based on income assumptions provided, 0.00% of column (1); will be subject to income tax. (It is assumed that children's benefit in column (2) will not be subject to income tax.)

An Estimate of All Social Security Benefits if Worker is Disabled

Disability Benefits Page: 1

Presented By: [Licensed user's name appears here]

For: Tim Francis

Date: [Current date appears here]

Current Current Current Disability
Age of Age of Age of Tax
Worker Spouse Children Bracket
35 30 1,4 15.00%

Year (Assuming Worker Is Disabled)	(1) Worker's Disability Benefits (Including Growth)	(2) Spouse's Benefit If Worker Is Disabled (Including Growth)	(3) Children's Benefit If Worker Is Disabled (Including Growth)	(4) Total Benefits (Including Growth) (1)+(2)+(3)	(5) Total Benefits Subject to Income Tax (4) - (3)	(6) After Tax Income from Disability Benefits*
1	26,772	0	13,386	40,158	26,772	36,745
2	27,575	0	13,788	41,363	27,575	37,847
3	28,402	0	14,201	42,603	28,402	38,982
4	29,254	0	14,627	43,881	29,254	40,151
5	30,132	0	15,066	45,198	30,132	41,356
6	31,036	0	15,518	46,554	31,036	42,597
7	31,967	0	15,984	47,951	31,967	43,875
8	32,926	0	16,463	49,389	32,926	45,191
9	33,914	0	16,957	50,871	33,914	46,547
10	34,931	0	17,466	52,397	34,931	47,943
11	35,979	0	17,990	53,969	35,979	49,382
12	37,059	0	18,529	55,588	37,059	50,863
13	38,170	0	19,085	57,255	38,170	52,388
14	39,316	0	19,658	58,974	39,316	53,961
15	40,495	0	20,248	60,743	40,495	55,580
16	41,710	0	20,855	62,565	41,710	57,247
17	42,961	0	21,481	64,442	42,961	58,964
18	44,250	0	0	44,250	44,250	38,608
19	45,578	0	0	45,578	45,578	39,767
20	46,945	0	0	46,945	46,945	40,960
	719,372	0	291,302	1,010,674	719,372	918,954

The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise benefit estimates, call the Social Security Administration at 1-800-772-1213. The above calculations also assume that the worker will not receive any worker's compensation benefits or other disability benefits which could reduce benefit amounts.

Year 1 displays estimated social security benefits in today's dollars. Thereafter, benefits are more accurately represented as tomorrow's dollars by using a 3.00% growth assumption.

*Based on income assumptions provided, 85.00% of columns (1) and (2) will be subject to income tax. (It is assumed that children's benefit in column (3) will not be subject to income tax.)

An Estimate of All Social Security Benefits if Worker is Disabled

Disability Benefits Page: 2

Presented By: [Licensed user's name appears here]

For: Tim Francis

Date: [Current date appears here]

Current Current Current Disability
Age of Age of Age of Tax
Worker Spouse Children Bracket
35 30 1,4 15.00%

Year (Assuming Worker Is Disabled)	(1) Worker's Disability Benefits (Including Growth)	(2) Spouse's Benefit If Worker Is Disabled (Including Growth)	(3) Children's Benefit If Worker Is Disabled (Including Growth)	(4) Total Benefits (Including Growth) (1)+(2)+(3)	(5) Total Benefits Subject to Income Tax (4) - (3)	(6) After Tax Income from Disability Benefits*
21	48,353	0	0	48,353	48,353	42,188
22	49,804	0	0	49,804	49,804	43,454
23	51,298	0	0	51,298	51,298	44,758
24	52,837	0	0	52,837	52,837	46,100
25	54,422	0	0	54,422	54,422	47,483
26	56,055	0	0	56,055	56,055	48,908
27	57,736	0	0	57,736	57,736	50,375
28	59,468	0	0	59,468	59,468	51,886
29	61,252	0	0	61,252	61,252	53,442
30	63,090	0	0	63,090	63,090	55,046
	1,273,687	0	291,302	1,564,989	1,273,687	1,402,594

The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise benefit estimates, call the Social Security Administration at 1-800-772-1213. The above calculations also assume that the worker will not receive any worker's compensation benefits or other disability benefits which could reduce benefit amounts.

Year 1 displays estimated social security benefits in today's dollars. Thereafter, benefits are more accurately represented as tomorrow's dollars by using a 3.00% growth assumption.

*Based on income assumptions provided, 85.00% of columns (1) and (2) will be subject to income tax. (It is assumed that children's benefit in column (3) will not be subject to income tax.)