

# Social Security

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

For: Tim Francis

## An Estimate of Retirement Benefits

	Current Age of Worker 43	Current Age of Spouse 38	Worker's Full Retirement Benefit Age 67	Worker's Planned Retirement Age 67	Spouse's Full Retirement Benefit Age 67	Spouse's Planned Retirement Age 67	Retirement Tax Bracket 28.00%
				(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*
Retirement Year	Worker's Age	Spouse's Age					
1	67	62		66,976	0	66,976	51,036
2	68	63		66,976	0	66,976	51,036
3	69	64		66,976	0	66,976	51,036
4	70	65		66,976	0	66,976	51,036
5	71	66		66,976	0	66,976	51,036
6	72	67		66,976	45,282	112,258	85,541
7	73	68		66,976	45,282	112,258	85,541
8	74	69		66,976	45,282	112,258	85,541
9	75	70		66,976	45,282	112,258	85,541
10	76	71		66,976	45,282	112,258	85,541
11	77	72		66,976	45,282	112,258	85,541
12	78	73		66,976	45,282	112,258	85,541
13	79	74		66,976	45,282	112,258	85,541
14	80	75		66,976	45,282	112,258	85,541
15	81	76		66,976	45,282	112,258	85,541
16	82	77		66,976	45,282	112,258	85,541
17	83	78		66,976	45,282	112,258	85,541
18	84	79		66,976	45,282	112,258	85,541
19	85	80		66,976	45,282	112,258	85,541
20	86	81		66,976	45,282	112,258	85,541
				1,339,520	679,230	2,018,750	1,538,295

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.

# Social Security

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## An Estimate of All Benefits Payable to Survivors

Current Age of Spouse	Current Age of Children	Spouse's Full Retirement Benefit Age	Spouse's Planned Retirement Age	Retirement Tax Bracket	Survivor's Tax Bracket
38	1,4	67	67	28.00%	15.00%

Year (Assuming Worker had Died)	(1) Spouse's Survivor Benefits (Including Growth)	(2) Spouse's Retirement Benefits (Including Growth)	(3) Children's Survivor Benefits (Including Growth)	(4) Total Benefits (Including Growth) (1)+(2)+(3)	(5) After Tax Income from Survivor Benefits*
1	255	0	50,760	51,015	51,015
2	0	0	52,283	52,283	52,283
3	0	0	53,851	53,851	53,851
4	0	0	55,467	55,467	55,467
5	0	0	57,131	57,131	57,131
6	0	0	58,845	58,845	58,845
7	0	0	60,610	60,610	60,610
8	0	0	62,428	62,428	62,428
9	0	0	64,301	64,301	64,301
10	0	0	66,230	66,230	66,230
11	0	0	68,217	68,217	68,217
12	0	0	70,264	70,264	70,264
13	0	0	72,372	72,372	72,372
14	0	0	74,543	74,543	74,543
15	4,901	0	38,390	43,291	43,291
16	0	0	39,541	39,541	39,541
17	0	0	40,727	40,727	40,727
18	0	0	0	0	0
19	0	0	0	0	0
20	0	0	0	0	0
21	0	0	0	0	0
22	0	0	0	0	0
23	0	0	0	0	0
24	0	0	0	0	0
25	0	0	0	0	0
26	0	0	0	0	0
27	0	0	0	0	0
28	0	0	0	0	0
29	0	0	0	0	0
30	0	66,976	0	66,976	51,036
	5,156	66,976	985,960	1,058,092	1,042,152

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.)

So that estimated benefits more accurately reflect actual benefits, a growth assumption of 3.00% was used in pre-retirement years (years 1 through 29).

\*Based on income assumptions provided, the portion of benefits that will be subject to income tax is: 0.00% of column (1); 85.00% of column (2). (It is assumed that children's benefit in column (3) will not be subject to income tax.)

# Social Security

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## An Estimate of Disability Benefits

Current Age of Worker	Current Age of Spouse	Current Age of Children	Worker's Full Retirement Benefit Age	Spouse's Full Retirement Benefit Age	Spouse's Planned Retirement Age	Retirement Tax Bracket	Disability Tax Bracket
43	38	1,4	67	67	67	28.00%	15.00%

Year (Assuming Worker Is Disabled)	(1) Worker's Disability Benefits (Including Growth)	(2) Worker's Retirement Benefits (Including Growth)	(3) Spouse's Benefit If Worker Is Disabled (Including Growth)	(4) Spouse's Retirement Benefits (Including Growth)	(5) Children's Benefit If Worker Is Disabled (Including Growth)	(6) Total Benefits (Including Growth)	(7) Total Benefits Subject to Income Tax (6) - (5)	(8) After Tax Income from Disability Benefits*
1	33,708	0	0	0	16,854	50,562	33,708	46,264
2	34,719	0	0	0	17,360	52,079	34,719	47,652
3	35,761	0	0	0	17,880	53,641	35,761	49,081
4	36,834	0	0	0	18,417	55,251	36,834	50,555
5	37,939	0	0	0	18,969	56,908	37,939	52,071
6	39,077	0	0	0	19,538	58,615	39,077	53,633
7	40,249	0	0	0	20,125	60,374	40,249	55,242
8	41,457	0	0	0	20,728	62,185	41,457	56,899
9	42,700	0	0	0	21,350	64,050	42,700	58,606
10	43,981	0	0	0	21,991	65,972	43,981	60,364
11	45,301	0	0	0	22,650	67,951	45,301	62,175
12	46,660	0	0	0	23,330	69,990	46,660	64,041
13	48,060	0	0	0	24,030	72,090	48,060	65,962
14	49,501	0	0	0	24,751	74,252	49,501	67,941
15	50,986	0	0	0	25,493	76,479	50,986	69,978
16	52,516	0	0	0	26,258	78,774	52,516	72,078
17	54,091	0	0	0	27,046	81,137	54,091	74,240
18	55,714	0	0	0	0	55,714	55,714	48,610
19	57,386	0	0	0	0	57,386	57,386	50,069
20	59,107	0	0	0	0	59,107	59,107	51,571
21	60,880	0	0	0	0	60,880	60,880	53,118
22	62,707	0	0	0	0	62,707	62,707	54,712
23	64,588	0	0	0	0	64,588	64,588	56,353
24	66,526	0	0	0	0	66,526	66,526	58,044
25	0	66,526	0	0	0	66,526	66,526	50,693
26	0	66,526	0	0	0	66,526	66,526	50,693
27	0	66,526	0	0	0	66,526	66,526	50,693
28	0	66,526	0	0	0	66,526	66,526	50,693
29	0	66,526	0	0	0	66,526	66,526	50,693
30	0	66,526	0	45,282	0	111,808	111,808	85,198
	1,160,448	399,156	0	45,282	366,770	1,971,656	1,604,886	1,717,922

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.

So that estimated benefits more accurately reflect actual benefits, a growth assumption of 3.00% was used in pre-retirement years (years 1 through 24).

\*Based on income assumptions provided, 85.00% of columns (1), (2), (3) and (4) will be subject to income tax. (It is assumed that children's benefit in column (5) will not be subject to income tax.)