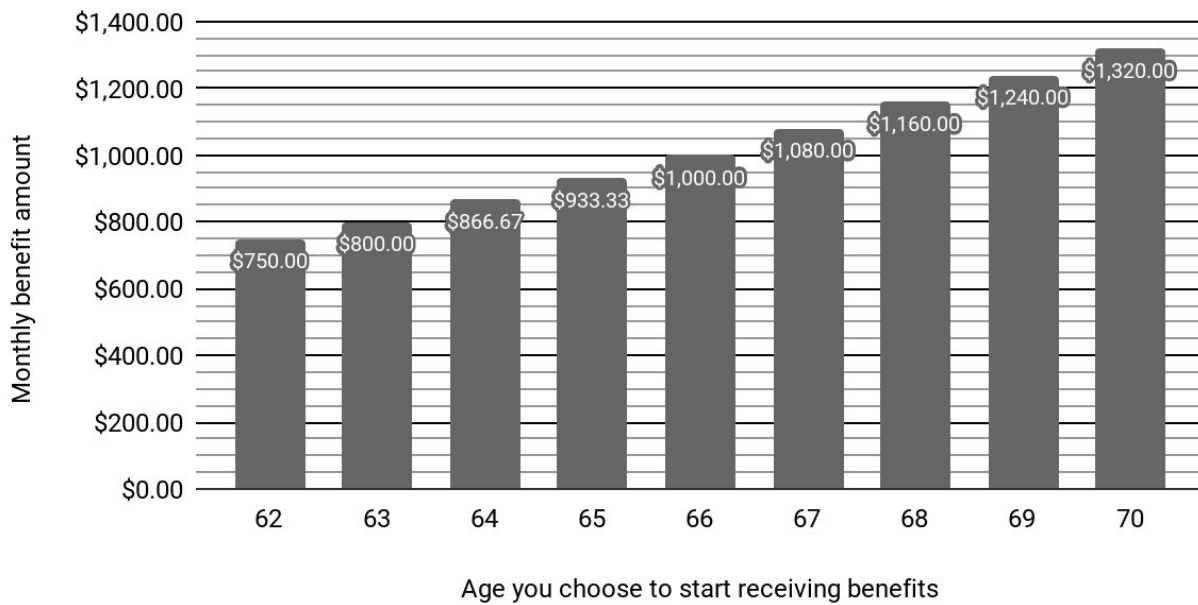


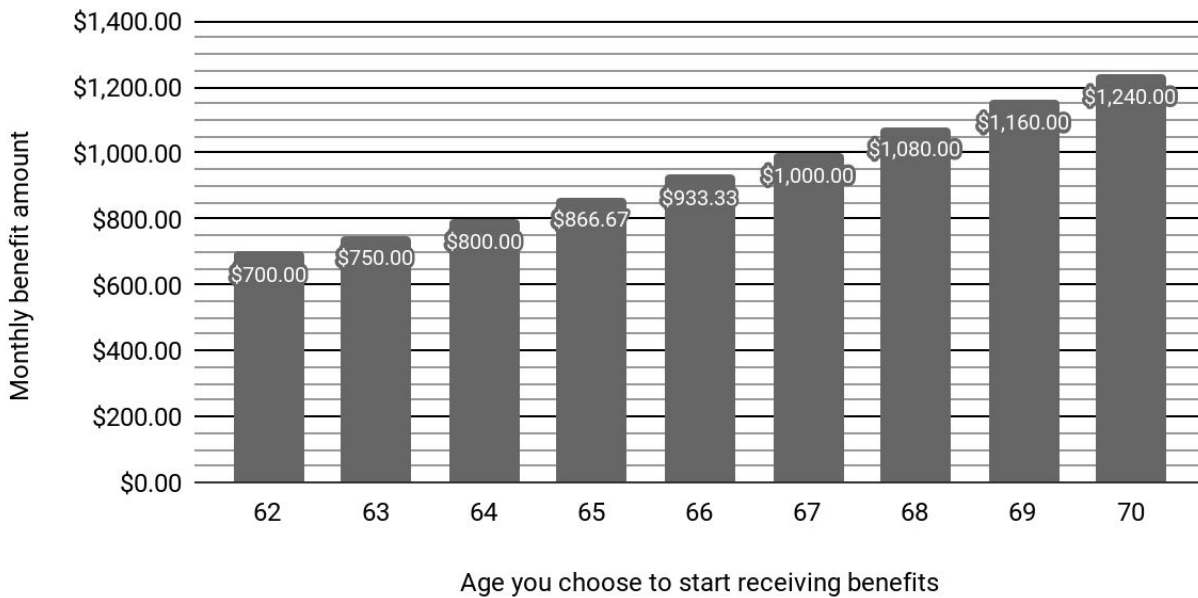
Social Security Monthly Benefit Amounts (Born between 1943 and 1954*)

This example assumes a benefit of \$1000 at a full retirement age of 66



Social Security Monthly Benefit Amounts (Born after 1959*)

This example assumes a benefit of \$1000 at a full retirement age of 67



* Full retirement age for Social Security benefits had been 65 for many years. However, beginning with people born in 1938 or later, that age gradually increases until it reaches 67 for people born after 1959. Congress cited improvements in the health of older people and increases in average life expectancy as primary reasons for increasing the normal retirement age.

What do you notice?

What do you wonder?

If you were born between 1943 and 1954, your full retirement age is 66.

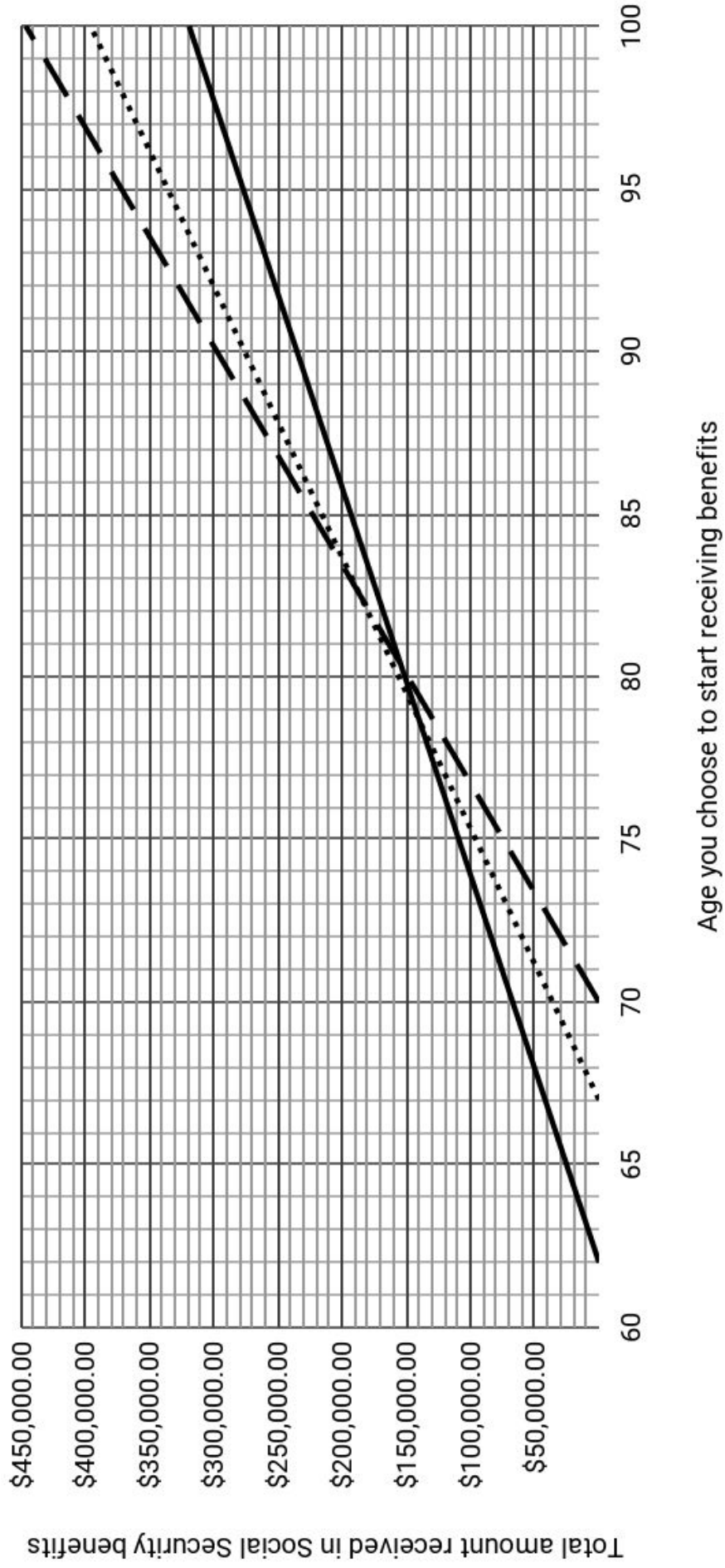
Age you choose to start receiving benefits	Monthly benefit amount
62	\$750.00
63	\$800.00
64	\$866.67
65	\$933.33
66	\$1,000
67	\$1,080.00
68	\$1,160.00
69	\$1,240.00
70	\$1,320.00

If you were born after 1959, your full retirement age is 67.

Age you choose to start receiving benefits	Monthly benefit amount
62	\$700.00
63	\$750.00
64	\$800.00
65	\$866.67
66	\$933.33
67	\$1,000
68	\$1,080.00
69	\$1,160.00
70	\$1,240.00

When Should You Start Receiving Social Security Benefits?

Total amount collected in Social Security, based on assumed benefit of \$1,000 at full retirement age of 67



Total amount collected in Social Security, based on assumed benefit of \$1,000 at full retirement age of 67

Age	Retire at 62	Retire at 67	Retire at 70
62	\$0.00		
63	\$8,400.00		
64	\$16,800.00		
65	\$25,200.00		
66	\$33,600.00		
67	\$42,000.00	\$0.00	
68	\$50,400.00	\$12,000.00	
69	\$58,800.00	\$24,000.00	
70	\$67,200.00	\$36,000.00	\$0.00
71	\$75,600.00	\$48,000.00	\$14,880.00
72	\$84,000.00	\$60,000.00	\$29,760.00
73	\$92,400.00	\$72,000.00	\$44,640.00
74	\$100,800.00	\$84,000.00	\$59,520.00
75	\$109,200.00	\$96,000.00	\$74,400.00
76	\$117,600.00	\$108,000.00	\$89,280.00
77	\$126,000.00	\$120,000.00	\$104,160.00
78	\$134,400.00	\$132,000.00	\$119,040.00
79	\$142,800.00	\$144,000.00	\$133,920.00
80	\$151,200.00	\$156,000.00	\$148,800.00
81	\$159,600.00	\$168,000.00	\$163,680.00
82	\$168,000.00	\$180,000.00	\$178,560.00
83	\$176,400.00	\$192,000.00	\$193,440.00
84	\$184,800.00	\$204,000.00	\$208,320.00
85	\$193,200.00	\$216,000.00	\$223,200.00
86	\$201,600.00	\$228,000.00	\$238,080.00
87	\$210,000.00	\$240,000.00	\$252,960.00
88	\$218,400.00	\$252,000.00	\$267,840.00
89	\$226,800.00	\$264,000.00	\$282,720.00
90	\$235,200.00	\$276,000.00	\$297,600.00
91	\$243,600.00	\$288,000.00	\$312,480.00
92	\$252,000.00	\$300,000.00	\$327,360.00
93	\$260,400.00	\$312,000.00	\$342,240.00
94	\$268,800.00	\$324,000.00	\$357,120.00
95	\$277,200.00	\$336,000.00	\$372,000.00
96	\$285,600.00	\$348,000.00	\$386,880.00
97	\$294,000.00	\$360,000.00	\$401,760.00
98	\$302,400.00	\$372,000.00	\$416,640.00
99	\$310,800.00	\$384,000.00	\$431,520.00
100	\$319,200.00	\$396,000.00	\$446,400.00