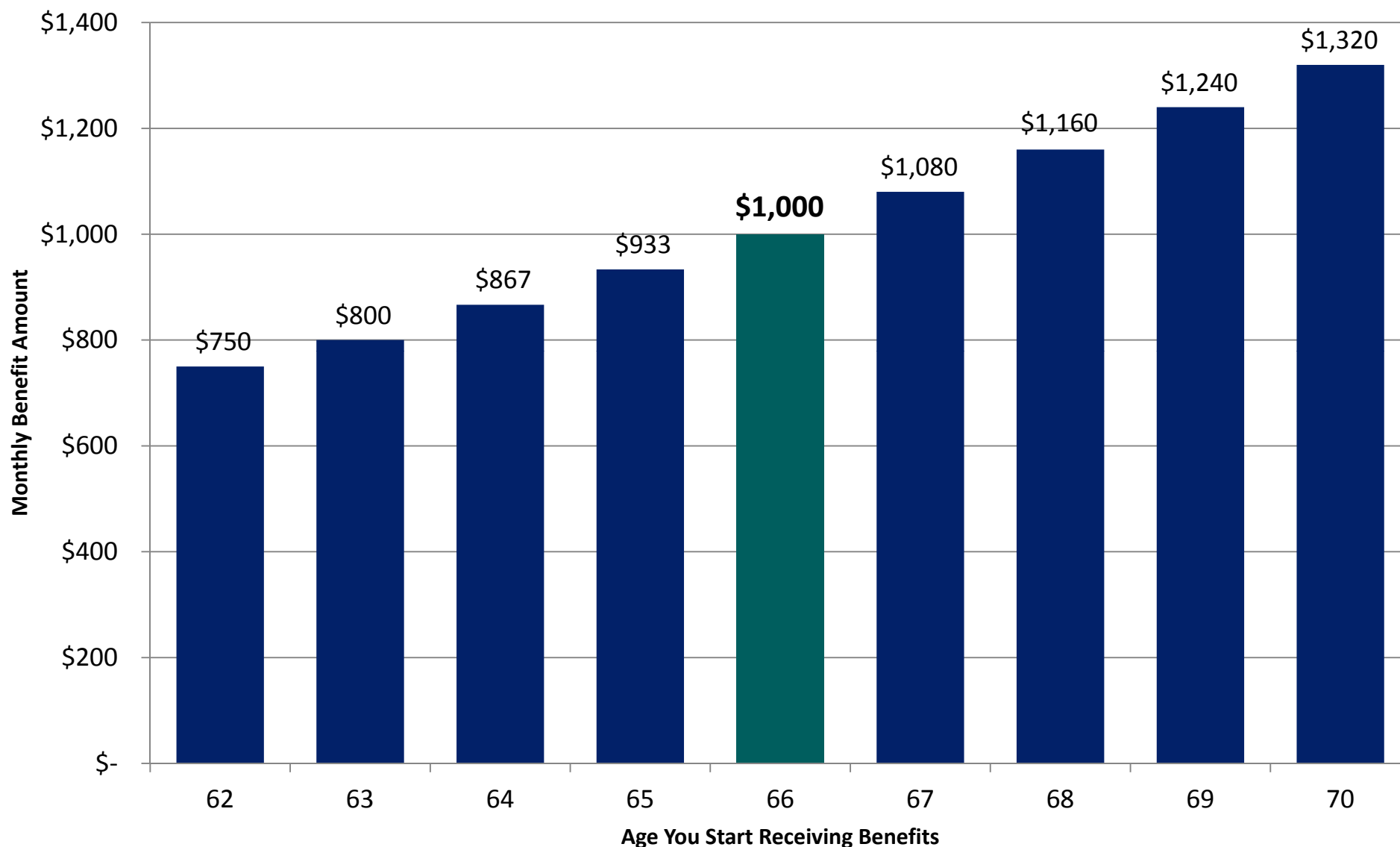


Comparison of Monthly Social Security Benefits Based on the Start Age

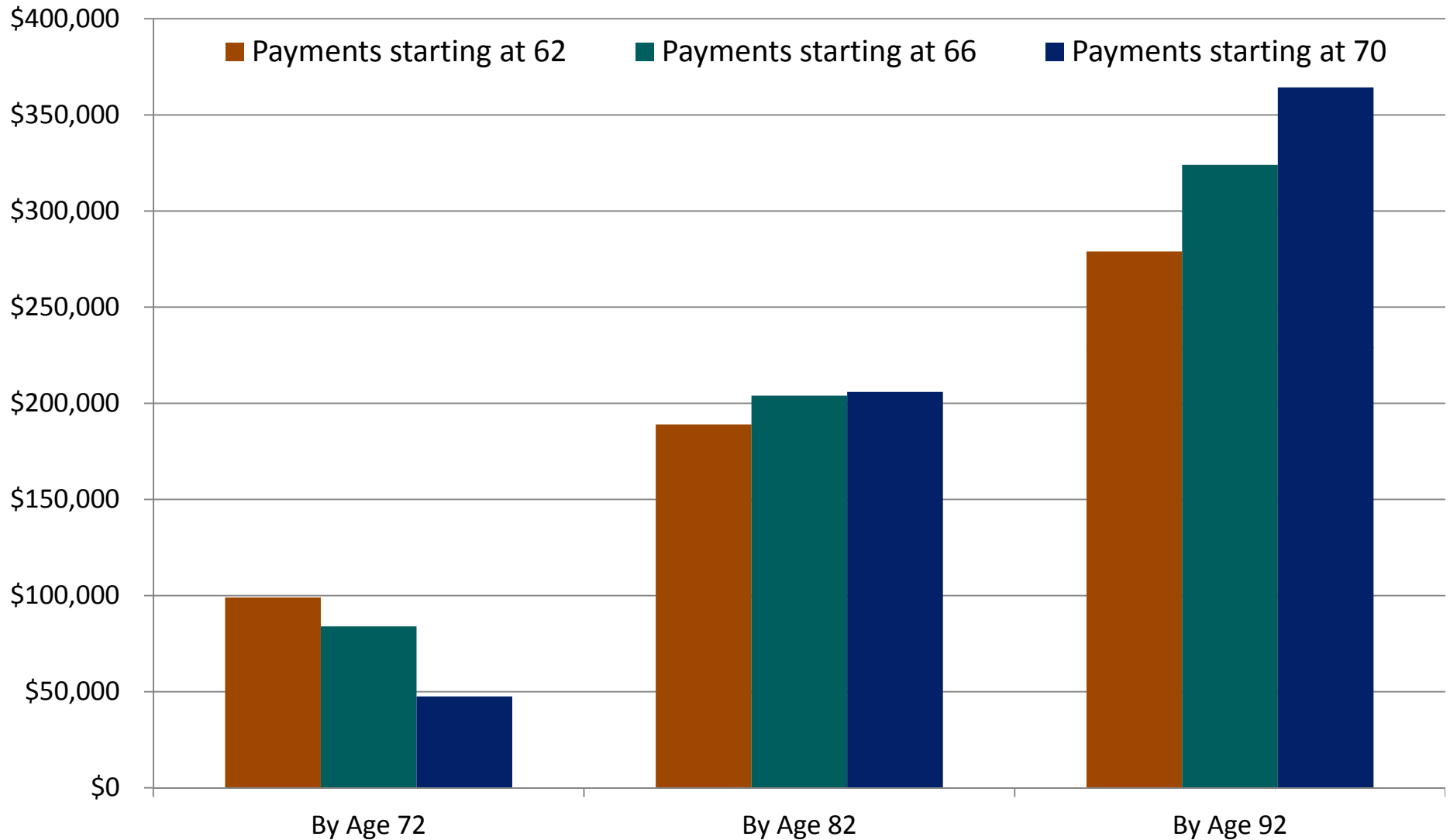
Example assumes \$1,000 monthly benefit at a full retirement age of 66



Data Source: www.ssa.gov

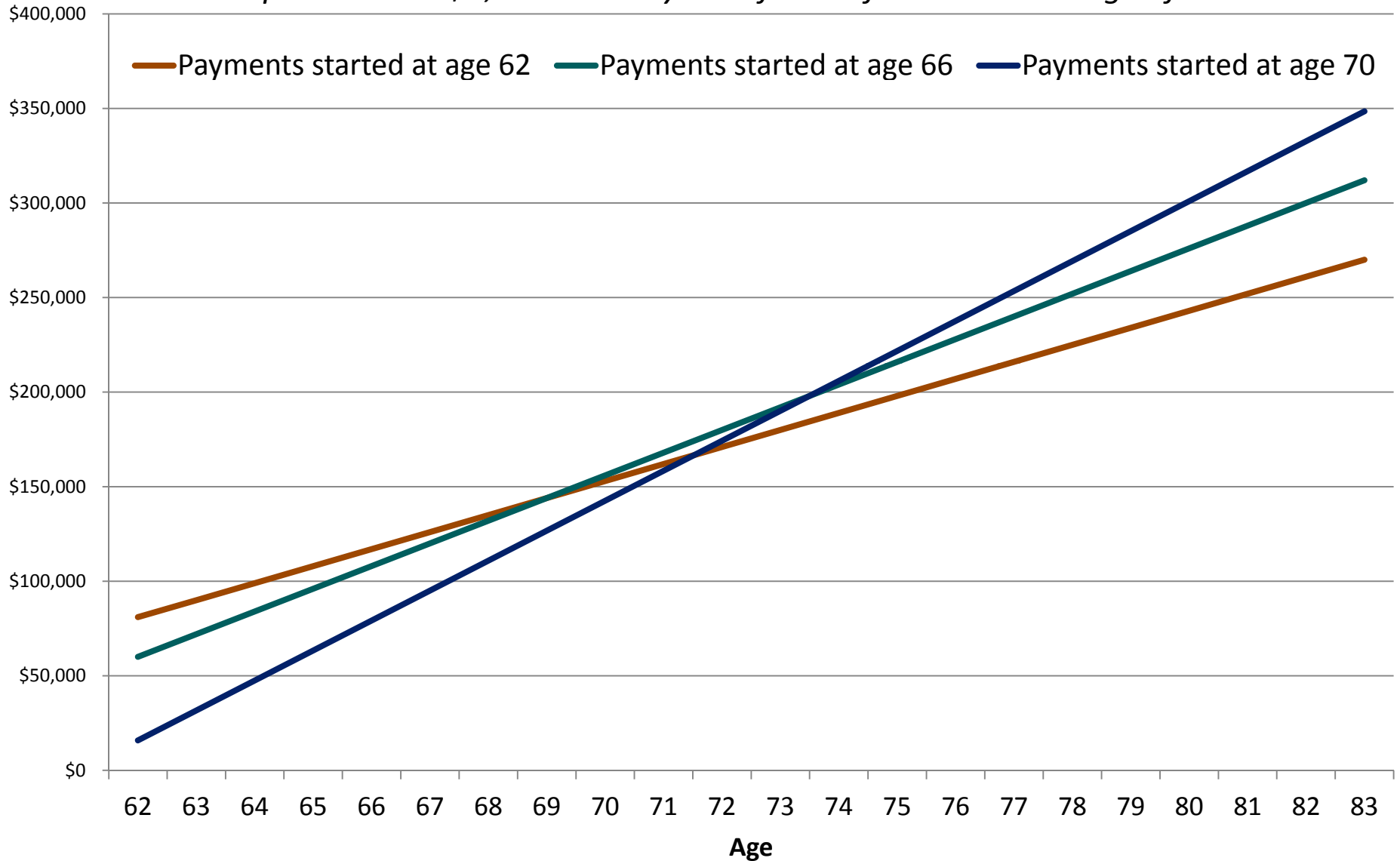
Comparison of Cumulative Payments by Age Over 30 Years

Example assumes \$1,000 monthly benefit at a full retirement age of 66



Comparison of Breakeven Points

Example assumes \$1,000 monthly benefit at a full retirement age of 66



Data Source: www.ssa.gov

Factors to consider when choosing to begin collecting Social Security payments:

1. Your life expectancy and breakeven age
2. Your spouse's age, health, and earnings history
3. Cash needs
4. Employment status and prospects
5. Impact of taxes and Medicare on total benefits