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# Social Security Strategy List

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Prepared for Mark Married  
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## Strategy List

Name	Details	Normal Life	Long Life
Primary	<ul style="list-style-type: none"> <li>Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>Mary adds spousal benefits for a total estimated amount of \$1,072 in March 2024 at age 69 and 6 months.</li> <li>In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$960,161.84	\$1,428,629.25
Early	<ul style="list-style-type: none"> <li>Mark begins benefits based on his earnings record in the estimated amount of \$1,895 in June 2018 at age 64 and 3 months.</li> <li>Mary files for benefits in the estimated amount of \$908 in June 2018 at age 63 and 9 months.</li> <li>In March 2036 Mary switches to survivor benefits in the estimated amount of \$1,895.</li> </ul>	\$835,749.23	\$1,172,097.31
Full Retirement Age	<ul style="list-style-type: none"> <li>Mark begins benefits based on his earnings record in the estimated amount of \$2,145 in March 2020 at age 66.</li> <li>Mary files for benefits in the estimated amount of \$1,072 in September 2020 at age 66.</li> <li>In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,145.</li> </ul>	\$881,595.00	\$1,267,695.00
Delayed	<ul style="list-style-type: none"> <li>Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>Mary begins benefits based on her earnings record in the estimated amount of \$1,296 in September 2024 at age 70.</li> <li>In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$943,353.28	\$1,438,664.65
Alternative 2	<ul style="list-style-type: none"> <li>Mary begins benefits based on her earnings record in the estimated amount of \$933 in December 2019 at age 65 and 3 months.</li> <li>Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>Mary adds spousal benefits for a total estimated amount of \$1,023 in March 2024 at age 69 and 6 months.</li> </ul>	\$959,425.33	\$1,422,000.76

- In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.

## Goals

Goal	Details	Total
Total Cumulative Benefits	<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in March 2024 at age 69 and 6 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$960,161.84
Highest Survivor Benefits	<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in March 2024 at age 69 and 6 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$960,161.84
Joint Life Maximum	<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,460 in January 2022 at age 67 and 10 months.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in January 2022 at age 67 and 4 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,460.</li> </ul>	\$926,078.08
Client Maximum	<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,460 in January 2022 at age 67 and 10 months.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in January 2022 at age 67 and 4 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,460.</li> </ul>	\$926,078.08
Spouse Maximum	<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in March 2024 at age 69 and 6 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the</li> </ul>	\$960,161.84

estimated amount of \$2,831.

## Top Strategies

Details	Total
<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in March 2024 at age 69 and 6 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$960,161.84
<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in March 2024 at age 69 and 6 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$960,161.84
<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$949 in March 2020 at age 65 and 6 months.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,040 in March 2024 at age 69 and 6 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$959,756.00
<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$982 in September 2020 at age 66.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,803 in January 2024 at age 69 and 10 months.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$1,072 in January 2024 at age 69 and 4 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,803.</li> </ul>	\$958,226.43
<ul style="list-style-type: none"> <li>• Mary begins benefits based on her earnings record in the estimated amount of \$835 in June 2018 at age 63 and 9 months.</li> <li>• Mark begins benefits based on his earnings record in the estimated amount of \$2,831 in March 2024 at age 70.</li> <li>• Mary adds spousal benefits for a total estimated amount of \$925 in March 2024 at age 69 and 6 months.</li> <li>• In March 2036 Mary switches to survivor benefits in the estimated amount of \$2,831.</li> </ul>	\$955,300.65

#### Important Disclosure

**The Balanced Budget Act of 2015 created changes to the rules of Social Security. These rule changes, as interpreted by Social Security Solutions, Inc., have been implemented in the software that produced this report. However, at the time of the printing of this report, the Social Security Administration had not released definitive policies regarding the rule changes. Therefore, it remains possible that there will be additional changes to the rules and to the software at a later date. You should not proceed with any claiming strategy without seeking advice from a qualified financial professional.**

This report is for informational purposes only. All the information provided is based on Social Security rules, benefit calculations, and payout promises of existing Social Security policy at the time this report was printed. The purpose of the report is to educate and give general guidance to help craft a personalized approach to taking Social Security.

The Social Security claiming strategy highlighted in this report was generated based on information you provided. That information included estimates of your and, when applicable, your spouse's Primary Insurance Amount, life expectancy(ies), and date(s) of birth. If this information you provided, including your life expectancy projection(s), should prove wrong after the fact, then the primary strategy may not be the best strategy after the fact. Before selecting this or any other claiming strategy, you should analyze and compare it with other scenarios generated by your financial professional. The optimal strategy for a specific client depends, in part, on that client's tradeoff between the goals of maximizing expected lifetime benefits and minimizing the risk of outliving his or her financial assets. As such, it is ultimately the responsibility of the client to carefully consider the primary strategy before adopting it as his, her or their own. This report should be used only as a general guideline and not as the ultimate source of information about Social Security claiming strategies.

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