

MySSAgent

Your \$ MAXED

Social Security Claiming Strategy Report

Prepared for: Sam Sample (fictional)

Report Generated: October 18, 2026

Sample report for a fictional person. Not real data.

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Executive Summary

Analysis Confidence: HIGH

Based on the earnings record you provided

YOUR OPTIMAL CLAIMING AGE

Age 70

\$3,432/month

Planned to age 95. Your planning age changes the answer.

MONTHLY BENEFIT AT OPTIMAL AGE

\$3,432

ESTIMATED LIFETIME VALUE*

\$1,601,034

* To age 95, with 2.4% yearly COLA.

Claiming Age Comparison

CLAIM AT 64

\$2,214

per month

\$1,202,119 lifetime

YOUR OPTIMAL: AGE 70

\$3,432

per month

\$1,601,034 lifetime

Lifetime values run to age 95 with 2.4% yearly COLA (Trustees' long-range assumption).

YOUR MAXIMUM BENEFIT OPPORTUNITY

+\$398,915

By waiting until age 70 instead of 64, you could receive an estimated \$398,915 more in lifetime benefits.*

* Waiting isn't right for everyone. Health, cash flow, and personal circumstances all matter. That's what this report helps you think through.

Personalized Summary

Hi Sam! I'm Maxine, your Social Security AI Agent. I've analyzed 9 claiming ages across multiple life expectancy projections for your specific situation. Here's what I found:

Based on your earnings history (PIA of \$2,768/month at Full Retirement Age 67), your optimal strategy is to delay claiming until age 70. By waiting, you'll earn delayed retirement credits of 8% per year, increasing your monthly benefit from \$2,768 to \$3,432/month --a 24% permanent increase.

Break-even, 67 vs 70: age 82 years, 6 months. If you live past that age, delaying pays off significantly.

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Your Profile

Profile Information

Full Name	Sam Sample (fictional)
Date of Birth	6/15/1962
Marital Status	Single
State of Residence	OH
Currently Working	No
Annual Earnings	Not currently employed
Full Retirement Age	67

Earnings History Summary

Total Years of Earnings	35+
Highest 35 Years Used	35
Average Monthly Earnings (AIME)	\$6,521
Your Base Benefit Amount (PIA)	\$2,768

Understanding Key Terms

- AIME (Average Indexed Monthly Earnings): Your highest 35 years of earnings, indexed to national wage growth, averaged by month.
- PIA (Base Benefit Amount): The monthly benefit you receive if you claim at your Full Retirement Age.
- FRA (Full Retirement Age): The age when you get 100% of your benefit --typically 66 or 67 based on birth year.
- Break-Even Age: When the total lifetime benefits from delaying exceed what you'd have received by claiming earlier.
- COLA: Annual increases to your benefits to keep up with inflation.

Assumptions Used

Planning Age	Planning age 95: we plan as though you live to 95.
Longevity Comparisons	78, 85, and 95 years
COLA Assumption	2.4% a year (Trustees' long-range assumption)
Benefit Formula	2024 SSA bend points, the year you turn 62

Note: The Claiming Age Comparison projects every claiming age to the planning age (95) with estimated cost-of-living increases, so the ages compare on one basis. The Appendix shows the year-by-year projection.

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Detailed Analysis

Claiming Age Comparison (Ages 62-70)

Planning age 95: we plan as though you live to 95. Lifetime values include estimated cost-of-living increases.

Age	Monthly	Annual	Lifetime Value (to 95)	Status
Age 62	\$1,938	\$23,256	\$1,098,773	Passed
Age 63	\$2,076	\$24,912	\$1,152,102	Passed
Age 64	\$2,214	\$26,568	\$1,202,119	-
Age 65	\$2,399	\$28,788	\$1,273,779	-
Age 66	\$2,583	\$30,996	\$1,339,736	-
Age 67	\$2,768	\$33,216	\$1,400,861	-
Age 68	\$2,989	\$35,868	\$1,474,195	-
Age 69	\$3,211	\$38,532	\$1,541,320	-
Age 70	\$3,432	\$41,184	\$1,601,034	OPTIMAL

Lifetime values run to age 95 and grow 2.4% a year for cost-of-living increases (the Social Security Trustees' long-range assumption).

Break-Even Analysis

The age when delaying benefits "pays off" --when you've received more by waiting than by claiming early.

Comparison	Break-Even Age	What This Means
Age 70 vs. Age 67	82 years, 6 months	If you live past 82 years, 6 months, waiting until 70 pays off vs. claiming at 67 (full retirement age)
Age 70 vs. Age 64	80 years, 11 months	If you live past 80 years, 11 months, waiting until 70 pays off vs. claiming at 64

Life Expectancy Scenarios

Live to 78 \$413,342	Live to 85 \$845,273	Live to 95 (planning age) \$1,601,034
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Rules & Considerations

Social Security Rules Analyzed

APPLIES	PIA Calculation Primary Insurance Amount based on your 35 highest-earning years
APPLIES	Early Claiming Reduction Benefits reduced for claiming before Full Retirement Age
APPLIES	Delayed Retirement Credits Benefits increase 8% per year after Full Retirement Age until 70
APPLIES	COLA Adjustments Annual cost-of-living adjustments applied to your benefit
CHECKED	Earnings Test May reduce benefits if working while claiming before Full Retirement Age

Your Personalized Filing Plan

Based on your optimal strategy, here's exactly what to do:

1

FILE FOR RETIREMENT BENEFITS

June 2032

You'll be 70 years old

Expected monthly benefit: **\$3,432**

This maximizes your lifetime benefits by earning delayed retirement credits

How to file:

Visit ssa.gov/apply or call 1-800-772-1213

Start your application 3-4 months before your intended start date.

IMPORTANT

Filing dates are estimates based on your birth date. Contact SSA 3 months before your intended start date to begin the application process.

Next Steps

1

Verify Your Earnings Record

Do this now

Log in to ssa.gov/myaccount and confirm all years of earnings are accurate. Missing or incorrect earnings can significantly impact your benefit.

2

Consider Your Health & Longevity

1-2 months before claiming

If you have reason to expect a shorter or longer lifespan than average, this should factor into your claiming decision.

3

Review Your Earnings Record

Do this now

Log in to ssa.gov/myaccount and confirm all years of earnings are accurate. Missing or incorrect earnings directly reduce your benefit — and errors are more common than people realize.

4

Plan for Taxes

6 months before claiming

Up to 85% of Social Security benefits may be taxable. Consider your other retirement income sources.

5

Apply for Benefits

4 months before target date

You can apply up to 4 months before you want benefits to start. Apply online at ssa.gov or schedule an appointment.

Helpful Resources

-My Social Security Account: ssa.gov/myaccount

-Social Security Benefits Estimator: ssa.gov/prepare/get-benefits-estimate

-Social Security Publications: ssa.gov/pubs

Appendix: Year-by-Year Benefit Projection

Lifetime values run to age 95 and grow 2.4% a year for cost-of-living increases (the Social Security Trustees' long-range assumption). This is the same basis as every lifetime figure in the report. COLA rates are announced annually by the SSA and will vary.

Year	Age	With 2.4% COLA	Total Annual	Cumulative
2032	70	\$47,482	\$47,482	\$47,482
2033	71	\$48,621	\$48,621	\$96,103
2034	72	\$49,788	\$49,788	\$145,891
2035	73	\$50,983	\$50,983	\$196,874
2036	74	\$52,207	\$52,207	\$249,081
2037	75	\$53,460	\$53,460	\$302,541
2038	76	\$54,743	\$54,743	\$357,284
2039	77	\$56,057	\$56,057	\$413,341
2040	78	\$57,402	\$57,402	\$470,743
2041	79	\$58,780	\$58,780	\$529,523
2042	80	\$60,190	\$60,190	\$589,713
2043	81	\$61,635	\$61,635	\$651,348
2044	82	\$63,114	\$63,114	\$714,462
2045	83	\$64,629	\$64,629	\$779,091
2046	84	\$66,180	\$66,180	\$845,271
2047	85	\$67,768	\$67,768	\$913,039
2048	86	\$69,395	\$69,395	\$982,434
2049	87	\$71,060	\$71,060	\$1,053,494
2050	88	\$72,766	\$72,766	\$1,126,260
2051	89	\$74,512	\$74,512	\$1,200,772
2052	90	\$76,301	\$76,301	\$1,277,073
2053	91	\$78,132	\$78,132	\$1,355,205
2054	92	\$80,007	\$80,007	\$1,435,212
2055	93	\$81,927	\$81,927	\$1,517,139
2056	94	\$83,895	\$83,895	\$1,601,034

TOTAL LIFETIME BENEFITS (to age 95, with 2.4% COLA)

\$1,601,034

Note: This total is the lifetime value shown for this claiming age in the Claiming Age Comparison (\$1,601,034).

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Disclaimer

This report is provided for informational and educational purposes only and does not constitute financial, legal, or tax advice. The projections and recommendations contained herein are based on the information you provided and current Social Security Administration rules and regulations.

Actual benefits may vary based on changes to Social Security law, your future earnings, and other factors not accounted for in this analysis. Lifetime values run to age 95 and grow 2.4% a year for cost-of-living increases (the Social Security Trustees' long-range assumption). The Appendix breaks the optimal strategy into year-by-year amounts on the same basis. Actual COLA adjustments are determined annually by the SSA and may differ from this estimate.

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