

Social Security Planning Analysis

Prepared For

Erik Witt and Sueyuna Witt W.

April 21, 2026

Prepared By **Federal Employee Advocates**

222 Lakeview Avenue, Penthouse Suite 7

West Palm Beach, FL 33401

support@fedmax.net

<https://federalemmployeeadvocates.com/>



Introduction

This report shows the Social Security benefit stream you can expect to receive under differing claiming scenarios based on your primary insurance amount (PIA) as estimated by the Social Security Administration and certain assumptions for life expectancy and future cost-of-living adjustments.

Married couples have several decisions to make. When will one spouse claim a retirement benefit based on his or her earnings record? When will the other spouse claim a retirement benefit based on his or her earnings record? Will either spouse be eligible for spousal benefits? The interplay of earned benefits and spousal benefits makes for some interesting opportunities for married couples — as long as you understand the rules and know which spouse can do what and when.

Another important consideration is survivor benefits. If one spouse dies while both spouses are receiving Social Security, the deceased spouse's benefit stops and the surviving spouse may receive the higher of the two benefit amounts. The benefit streams shown here incorporate life expectancies for both spouses. If Spouse A is expected to die first, for example, the analysis shows Spouse A's benefit going to zero while Spouse B either continues with his or her own benefit or switches to Spouse A's benefit, depending on which benefit is higher. Part of Social Security planning is survivor planning for when one spouse becomes widowed. Will the survivor benefit be enough to live on? What other resources will be available?

Key Terms

Benefit. If you or your spouse paid Social Security taxes for at least ten years, you become entitled to a monthly retirement benefit. The benefit amount is based on your earnings, as applied to a formula, and the age at which you claim.

Full retirement age (FRA). This is the age at which you may claim full, unreduced Social Security benefits. Certain strategies, such as suspending benefits to earn delayed credits, and filing a restricted application for spousal benefits, can only be done at full retirement age or later.

Year of Birth	Full Retirement Age
1943–54	66
1955	66 + 2 months
1956	66 + 4 months
1957	66 + 6 months
1958	66 + 8 months
1959	66 + 10 months
1960 and later	67

Primary insurance amount (PIA). Your estimated benefit as shown on this report is based on the PIA you provided. Your PIA is the amount you would receive if you were to claim your benefit at your full retirement age. Each person's PIA is determined by the Social Security Administration at age 62. It is based on an average of your highest 35 years of earnings as applied to a formula. Please note that until you actually apply for Social Security, your exact PIA is unknown. The estimate you received from Social Security via your statement or the Retirement Estimator could change based on your continued earnings (or lack thereof) and future cost-of-living adjustments.

Reductions or credits based on claiming age. If you file for Social Security before FRA, your benefit will be some fraction of your PIA. If you file after FRA, your benefit will include delayed credits. These reductions and credits are based on your FRA and are prorated monthly. Once the reductions or credits are applied, your benefit amount is permanent, affected only by cost-of-living adjustments and additional earnings. That is, if you file at 62 and receive a reduced benefit, it will not go up when you turn FRA.

If your full retirement age is 66:

Filing Age	Benefit = % of PIA
62	75
63	80
64	86.7
65	93.3
66	100
67	108
68	116
69	124
70	132

If your full retirement age is 67:

Filing Age	Benefit = % of PIA
62	70
63	75
64	80
65	86.7
66	93.3
67	100
68	108
69	116
70	124

Cost-of-living adjustments (COLAs). Each year there is a rise in the Consumer Price Index (CPI-W), Social Security benefit amounts are increased to keep up with inflation. The cost-of-living adjustment varies each year, and it is impossible to know what future COLAs will be. To give you an idea of how your benefit might keep up with inflation, this report assumes a fixed COLA in the years ahead. Naturally, the benefit amounts shown in this report will be different if the actual COLAs vary from the assumptions used here.

Real vs. nominal values. If this report shows benefits escalating each year with cost-of-living adjustments (COLAs), you are looking at “nominal” values — that is, the actual, inflation-adjusted benefits you are projected to receive in the future based on the COLA assumption used. If benefits remain constant from year to year, you are looking at “real” values — that is, all amounts are expressed in today’s dollars. We have made the selection to show real or nominal values depending on how the rest of your retirement income plan is being analyzed.

Life expectancy. Social Security benefits continue for life. A key purpose of this report is to put your Social Security benefits in perspective by estimating the amount of benefits you stand to receive over your lifetime based on claiming decisions you make in your 60s. Your life expectancy is therefore a key assumption in this report.

Description	Life Expectancy
Male, much shorter than average	76
Male, shorter than average	80
Male, average	84
Male, longer than average	88
Male, much longer than average	92
Female, much shorter than average	78
Female, shorter than average	83
Female, average	87
Female, longer than average	91
Female, much longer than average	96

See [LivingTo100](#) for a more accurate estimate of your individual life expectancy. Naturally, if your actual life expectancy differs from the assumption used in this report, your lifetime benefits will be different from the amounts shown here.

Spousal benefits. If you are married, you may qualify for a spousal benefit based on your spouse’s work record. If you claim this benefit at your full retirement age, the benefit will be 50% of your spouse’s PIA. If you claim it before your FRA, the benefit will be reduced. Your spouse must have filed for his or her benefit in order for you to receive a spousal benefit.

Please note that if you also qualify for a retirement benefit on your own work record, you will receive your own benefit first.

If your PIA is less than 50% of your spouse’s PIA, you will receive that difference on top of your own benefit. If you are claiming before FRA both your own benefit and the spousal add-on will be reduced. If you are claiming at FRA or later, your total benefit will equal 50% of your

spouse's PIA. If your PIA is greater than 50% of your spouse's PIA, you will not be entitled to a spousal benefit.

Survivor benefits. If your spouse dies, the benefit your spouse was receiving will stop. As the surviving spouse, you will become eligible for a survivor benefit approximately equal to the amount your spouse was receiving at his death. If this amount is higher than your own benefit, you may switch to the higher amount (note: if you are under FRA when you claim, the survivor benefit will be reduced). The important thing to know about survivor benefits is that the amount the surviving spouse eventually receives is determined by the age at which the deceased spouse originally started his benefit. You will see in this report that scenarios calling for a later claiming age for the higher-earning spouse result in a higher survivor benefit to the surviving spouse.

Comparison of Scenarios

Client Info

Erik Witt and Sueyuna Witt W.

Marital status: **Married**

Current ages: Erik Witt **62** (4/20/1964), Sueyuna Witt **58** (4/25/1968)

Life expectancy: Erik Witt **84**, Sueyuna Witt **87**.

PIA @ FRA: Erik Witt **\$4,000**, Sueyuna Witt **\$2,500**

COLA: 2%

Scenarios

1. Both Claim Early

Claim **May 2026**, starts **Jun 2026**

Erik Witt claims own benefit at age **62** starting at **\$2,817**.

Claim **May 2030**, starts **Jun 2030**

Sueyuna Witt claims own benefit at age **62** starting at **\$1,906**.

Claim **Dec 2048**, starts **Jan 2049**

Sueyuna Witt claims survivor benefit at age **80** starting at **\$4,442**.

Lifetime benefit: \$1,869,871.

2. Both Claim at FRA

Claim **Apr 2031**, starts **May 2031**

Erik Witt claims own benefit at age **67 (FRA)** starting at **\$4,416**.

Claim **Apr 2035**, starts **May 2035**

Sueyuna Witt claims own benefit at age **67 (FRA)** starting at **\$2,988**.

Claim **Dec 2048**, starts **Jan 2049**

Sueyuna Witt claims survivor benefit at age **80** starting at **\$6,308**.

Lifetime benefit: \$2,240,568.

3. Maximum Lifetime Benefit

Claim **Apr 2034**, starts **May 2034**

Erik Witt claims own benefit at age **70** starting at **\$5,811**.

Claim **Sep 2036**, starts **Oct 2036**

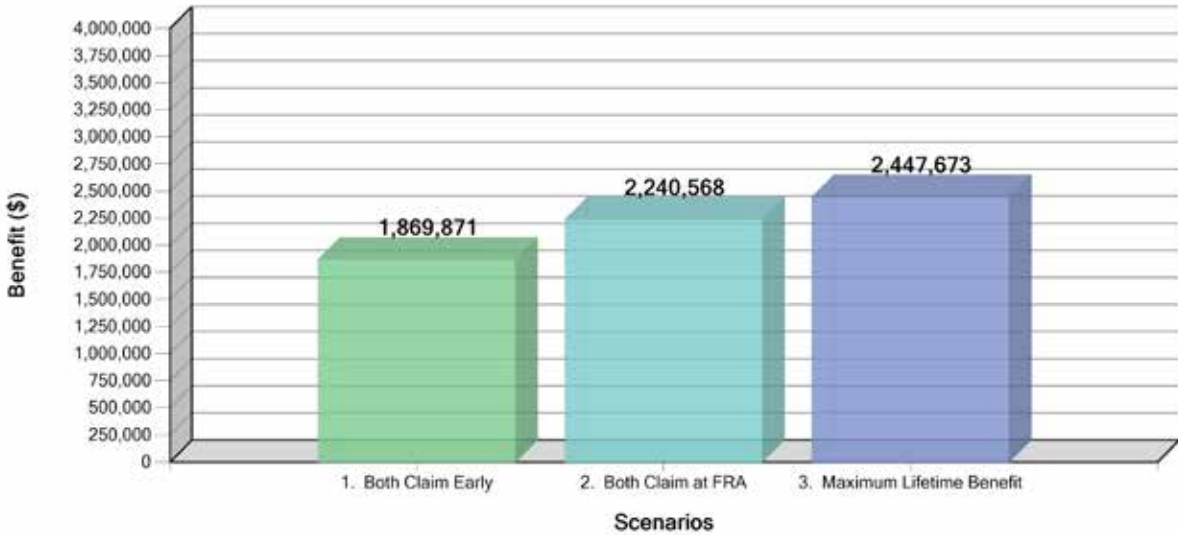
Sueyuna Witt claims own benefit at age **68** starting at **\$3,393**.

Claim **Dec 2048**, starts **Jan 2049**

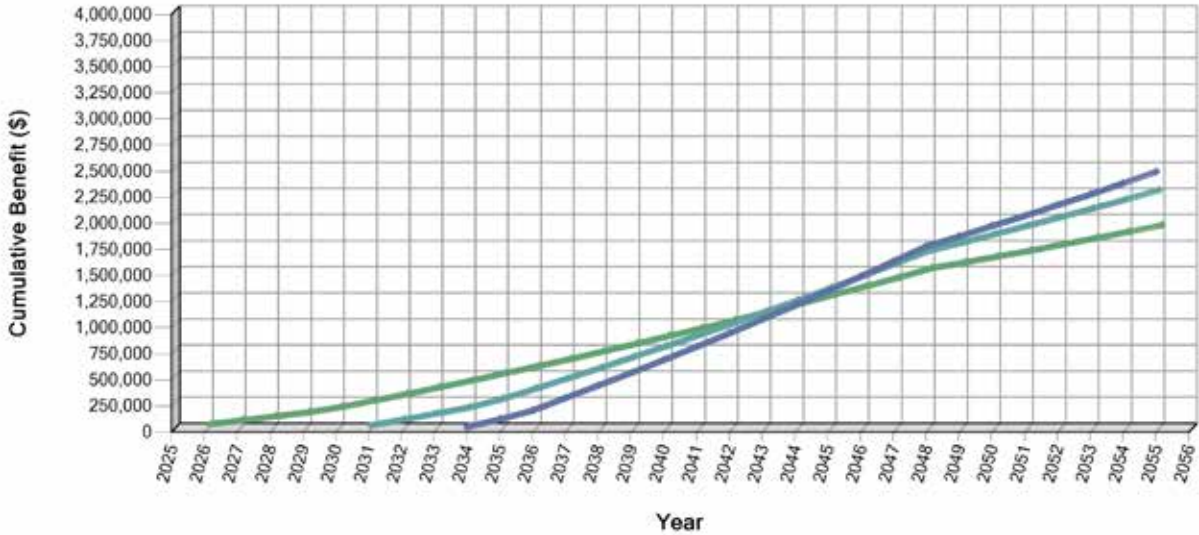
Sueyuna Witt claims survivor benefit at age **80** starting at **\$7,821**.

Lifetime benefit: \$2,447,673.

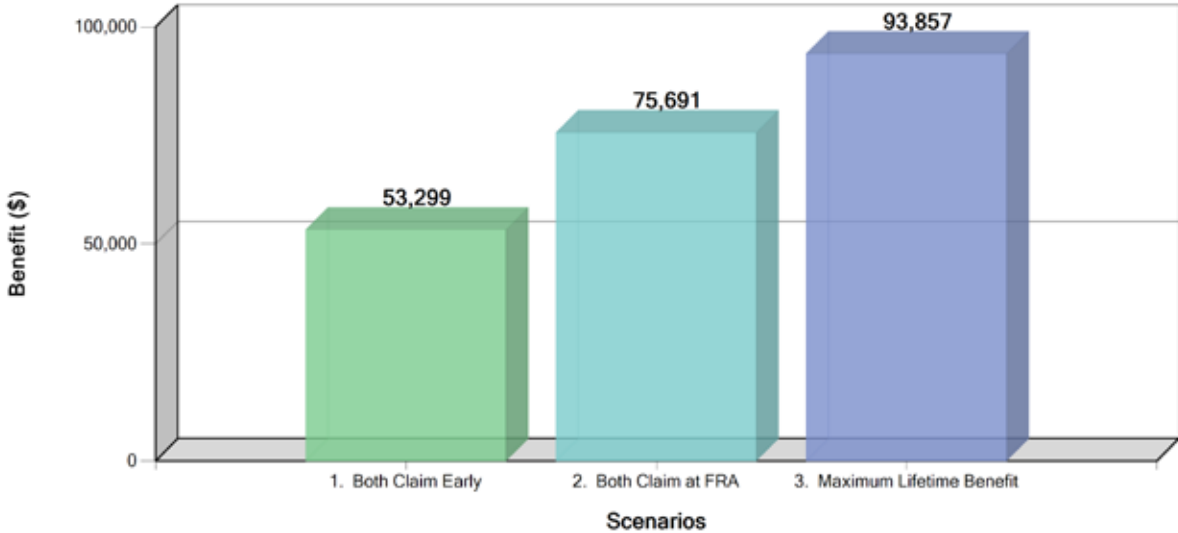
Cumulative Benefit



Cumulative Benefit Comparison



First Full-Year Income for Surviving Spouse



Both Claim Early

Claim **May 2026**, starts **Jun 2026**

Erik Witt claims own benefit at age **62** starting at **\$2,817**.

Claim **May 2030**, starts **Jun 2030**

Sueyuna Witt claims own benefit at age **62** starting at **\$1,906**.

Claim **Dec 2048**, starts **Jan 2049**

Sueyuna Witt claims survivor benefit at age **80** starting at **\$4,442**.

Lifetime benefit: \$1,869,871.

Year	Erik Witt Jan 1 Age	Own Benefit	Monthly Income	Erik Witt Total	Sueyuna Witt Jan 1 Age	Own Benefit	Survivor Benefit	Monthly Income	Sueyuna Witt Total	Combined Total	Lifetime Total
2026	61	19,717	0 / 2,817	19,717	57	0	0	0	0	19,717	19,717
2027	62	34,476	2,873	34,476	58	0	0	0	0	34,476	54,193
2028	63	35,166	2,930	35,166	59	0	0	0	0	35,166	89,358
2029	64	35,869	2,989	35,869	60	0	0	0	0	35,869	125,227
2030	65	36,586	3,049	36,586	61	13,339	0	0 / 1,906	13,339	49,925	175,152
2031	66	37,318	3,110	37,318	62	23,324	0	1,944	23,324	60,642	235,794
2032	67	38,064	3,172	38,064	63	23,790	0	1,983	23,790	61,854	297,648
2033	68	38,826	3,235	38,826	64	24,266	0	2,022	24,266	63,092	360,740
2034	69	39,602	3,300	39,602	65	24,751	0	2,063	24,751	64,353	425,093
2035	70	40,394	3,366	40,394	66	25,246	0	2,104	25,246	65,640	490,733
2036	71	41,202	3,434	41,202	67	25,751	0	2,146	25,751	66,953	557,687
2037	72	42,026	3,502	42,026	68	26,266	0	2,189	26,266	68,292	625,979
2038	73	42,867	3,572	42,867	69	26,792	0	2,233	26,792	69,658	695,637
2039	74	43,724	3,644	43,724	70	27,327	0	2,277	27,327	71,051	766,689
2040	75	44,598	3,717	44,598	71	27,874	0	2,323	27,874	72,472	839,161
2041	76	45,490	3,791	45,490	72	28,431	0	2,369	28,431	73,922	913,083
2042	77	46,400	3,867	46,400	73	29,000	0	2,417	29,000	75,400	988,483
2043	78	47,328	3,944	47,328	74	29,580	0	2,465	29,580	76,908	1,065,391
2044	79	48,275	4,023	48,275	75	30,172	0	2,514	30,172	78,446	1,143,838
2045	80	49,240	4,103	49,240	76	30,775	0	2,565	30,775	80,015	1,223,853
2046	81	50,225	4,185	50,225	77	31,391	0	2,616	31,391	81,616	1,305,469
2047	82	51,230	4,269	51,230	78	32,018	0	2,668	32,018	83,248	1,388,717
2048	83	52,254	4,355	52,254	79	32,659	0	2,722	32,659	84,913	1,473,630
2049	84	0	0	0	80	0	53,299	4,442	53,299	53,299	1,526,929
2050	85	0	0	0	81	0	54,365	4,530	54,365	54,365	1,581,294
2051	86	0	0	0	82	0	55,452	4,621	55,452	55,452	1,636,747
2052	87	0	0	0	83	0	56,562	4,713	56,562	56,562	1,693,308
2053	88	0	0	0	84	0	57,693	4,808	57,693	57,693	1,751,001
2054	89	0	0	0	85	0	58,847	4,904	58,847	58,847	1,809,847
2055	90	0	0	0	86	0	60,024	5,002	60,024	60,024	1,869,871
		960,876		960,876		512,753	396,241		908,995	1,869,871	

Both Claim at FRA

Claim **Apr 2031**, starts **May 2031**

Erik Witt claims own benefit at age **67 (FRA)** starting at **\$4,416**.

Claim **Apr 2035**, starts **May 2035**

Sueyuna Witt claims own benefit at age **67 (FRA)** starting at **\$2,988**.

Claim **Dec 2048**, starts **Jan 2049**

Sueyuna Witt claims survivor benefit at age **80** starting at **\$6,308**.

Lifetime benefit: \$2,240,568.

Year	Erik Witt Jan 1 Age	Own Benefit	Monthly Income	Erik Witt Total	Sueyuna Witt Jan 1 Age	Own Benefit	Survivor Benefit	Monthly Income	Sueyuna Witt Total	Combined Total	Lifetime Total
2031	66	35,331	0 / 4,416	35,331	62	0	0	0	0	35,331	35,331
2032	67	54,056	4,505	54,056	63	0	0	0	0	54,056	89,386
2033	68	55,137	4,595	55,137	64	0	0	0	0	55,137	144,523
2034	69	56,240	4,687	56,240	65	0	0	0	0	56,240	200,763
2035	70	57,364	4,780	57,364	66	23,902	0	0 / 2,988	23,902	81,266	282,029
2036	71	58,512	4,876	58,512	67	36,570	0	3,047	36,570	95,082	377,111
2037	72	59,682	4,973	59,682	68	37,301	0	3,108	37,301	96,983	474,094
2038	73	60,876	5,073	60,876	69	38,047	0	3,171	38,047	98,923	573,017
2039	74	62,093	5,174	62,093	70	38,808	0	3,234	38,808	100,901	673,918
2040	75	63,335	5,278	63,335	71	39,584	0	3,299	39,584	102,919	776,838
2041	76	64,602	5,383	64,602	72	40,376	0	3,365	40,376	104,978	881,815
2042	77	65,894	5,491	65,894	73	41,184	0	3,432	41,184	107,077	988,893
2043	78	67,212	5,601	67,212	74	42,007	0	3,501	42,007	109,219	1,098,111
2044	79	68,556	5,713	68,556	75	42,847	0	3,571	42,847	111,403	1,209,515
2045	80	69,927	5,827	69,927	76	43,704	0	3,642	43,704	113,631	1,323,146
2046	81	71,325	5,944	71,325	77	44,578	0	3,715	44,578	115,904	1,439,050
2047	82	72,752	6,063	72,752	78	45,470	0	3,789	45,470	118,222	1,557,272
2048	83	74,207	6,184	74,207	79	46,379	0	3,865	46,379	120,586	1,677,858
2049	84	0	0	0	80	0	75,691	6,308	75,691	75,691	1,753,549
2050	85	0	0	0	81	0	77,205	6,434	77,205	77,205	1,830,754
2051	86	0	0	0	82	0	78,749	6,562	78,749	78,749	1,909,503
2052	87	0	0	0	83	0	80,324	6,694	80,324	80,324	1,989,827
2053	88	0	0	0	84	0	81,931	6,828	81,931	81,931	2,071,758
2054	89	0	0	0	85	0	83,569	6,964	83,569	83,569	2,155,327
2055	90	0	0	0	86	0	85,241	7,103	85,241	85,241	2,240,568
		1,117,099		1,117,099		560,759	562,710		1,123,469	2,240,568	

Maximum Lifetime Benefit

Claim **Apr 2034**, starts **May 2034**

Erik Witt claims own benefit at age **70** starting at **\$5,811**.

Claim **Sep 2036**, starts **Oct 2036**

Sueyuna Witt claims own benefit at age **68** starting at **\$3,393**.

Claim **Dec 2048**, starts **Jan 2049**

Sueyuna Witt claims survivor benefit at age **80** starting at **\$7,821**.

Lifetime benefit: \$2,447,673.

Year	Erik Witt Jan 1 Age	Own Benefit	Monthly Income	Erik Witt Total	Sueyuna Witt Jan 1 Age	Own Benefit	Survivor Benefit	Monthly Income	Sueyuna Witt Total	Combined Total	Lifetime Total
2034	69	46,491	0 / 5,811	46,491	65	0	0	0	0	46,491	46,491
2035	70	71,132	5,928	71,132	66	0	0	0	0	71,132	117,623
2036	71	72,555	6,046	72,555	67	10,179	0	0 / 3,393	10,179	82,733	200,357
2037	72	74,006	6,167	74,006	68	41,529	0	3,461	41,529	115,534	315,891
2038	73	75,486	6,290	75,486	69	42,359	0	3,530	42,359	117,845	433,736
2039	74	76,995	6,416	76,995	70	43,206	0	3,601	43,206	120,202	553,938
2040	75	78,535	6,545	78,535	71	44,071	0	3,673	44,071	122,606	676,544
2041	76	80,106	6,676	80,106	72	44,952	0	3,746	44,952	125,058	801,602
2042	77	81,708	6,809	81,708	73	45,851	0	3,821	45,851	127,559	929,161
2043	78	83,342	6,945	83,342	74	46,768	0	3,897	46,768	130,110	1,059,272
2044	79	85,009	7,084	85,009	75	47,703	0	3,975	47,703	132,713	1,191,984
2045	80	86,709	7,226	86,709	76	48,657	0	4,055	48,657	135,367	1,327,351
2046	81	88,444	7,370	88,444	77	49,631	0	4,136	49,631	138,074	1,465,425
2047	82	90,212	7,518	90,212	78	50,623	0	4,219	50,623	140,836	1,606,261
2048	83	92,017	7,668	92,017	79	51,636	0	4,303	51,636	143,652	1,749,913
2049	84	0	0	0	80	0	93,857	7,821	93,857	93,857	1,843,770
2050	85	0	0	0	81	0	95,734	7,978	95,734	95,734	1,939,505
2051	86	0	0	0	82	0	97,649	8,137	97,649	97,649	2,037,154
2052	87	0	0	0	83	0	99,602	8,300	99,602	99,602	2,136,755
2053	88	0	0	0	84	0	101,594	8,466	101,594	101,594	2,238,349
2054	89	0	0	0	85	0	103,626	8,635	103,626	103,626	2,341,975
2055	90	0	0	0	86	0	105,698	8,808	105,698	105,698	2,447,673
		1,182,748		1,182,748		567,165	697,760		1,264,925	2,447,673	

Please be mindful of the fact that, according to the Social Security Trustees, the fund will be at “Zero Dollars” in 2033 and will rely solely on new contributions to pay existing beneficiaries. This will result in a decrease of between 19% to 25% for the Social Security Payments illustrated above.