

<b>Table 3: Breakeven Ages for Delaying Benefits for Real Interest Rates of 0% and -1%</b>			
<b>Real Interest Rate</b>	<b>67 versus 68</b>	<b>62 versus 70</b>	<b>67 versus 70</b>
0%	80.5 years	80.42 years	82.5 years
-1%	79.75 years	79.5 years	81.67 years