

Table 1: Social Security Claiming Strategies for Single Individuals

Age Benefits Begin	Benefits as Percent of Primary Insurance Amount	Percent Increase for Delaying One Year	Breakeven Ages (From Starting One Year Later)
62	70%		
63	75%	7.14% = 5/70	62 versus 63 = 77 Years
64	80%	6.67%	63 versus 64 = 79 Years
65	86.67%	8.34%	64 versus 65 = 77 Years
66	93.33%	7.70%	65 versus 66 = 79 Years
67	100%	7.15%	66 versus 67 = 81 Years
68	108%	8.00%	67 versus 68 = 80.5 Years
69	116%	7.41%	68 versus 69 = 82.5 Years
70	124%	6.90%	69 versus 70 = 84.5 Years