

Table 2: Married Couple Suspends Retirement Benefits				
Age BOY	Strategy 1	Cum. Benefits	Strategy 2	Cum. Benefits
64	\$1,920 + \$950	\$34,440	\$1,920 + \$950	\$34,440
65	\$1,920 + \$950	\$68,880	\$1,920 + \$950	\$68,880
66	\$1,920 + \$950	\$103,320	\$1,920 + \$950	\$103,320
67	\$1,920 + \$950	\$137,760	\$800	\$112,920
68	\$1,920 + \$950	\$172,200	\$800	\$122,520
69	\$1,920 + \$950	\$206,640	\$800	\$132,120
70	\$1,920 + \$950	\$241,080	\$2,380.80 + \$950	\$172,089.60
71	\$1,920 + \$950	\$275,520	\$2,380.80 + \$950	\$212,059.20
72	\$1,920 + \$950	\$309,960	\$2,380.80 + \$950	\$252,028.80
73	\$1,980	\$333,720	\$2,380.80	\$280,598.40
...
84	\$1,980	\$595,080	\$2,380.80	\$594,864
85	\$1,980	\$618,840	\$2,380.80	\$623,433.60
...
89	\$1,980	\$713,880	\$2,380.80	\$737,712

Age BOY denotes age at beginning of year. Bold numbers in Cumulative Benefits columns indicate the claiming strategy that produces the higher cumulative benefits. Breakeven age is 85 years and one month.