

Table 3: Married Couple Suspends Disability Benefits

Age BOY	Strategy 1	Cum. Benefits	Strategy 2	Cum. Benefits
64	\$2,400 + \$950	\$40,200	\$2,400 + \$950	\$40,200
65	\$2,400 + \$950	\$80,400	\$2,400 + \$950	\$80,400
66	\$2,400 + \$950	\$120,600	\$2,400 + \$950	\$120,600
67	\$2,400 + \$950	\$160,800	\$800	\$130,200
68	\$2,400 + \$950	\$201,000	\$800	\$139,800
69	\$2,400 + \$950	\$241,200	\$800	\$149,400
70	\$2,400 + \$950	\$281,400	\$2,976 + \$950	\$196,512
71	\$2,400 + \$950	\$321,600	\$2,976 + \$950	\$243,624
72	\$2,400 + \$950	\$361,800	\$2,976 + \$950	\$290,736
73	\$2,400	\$390,600	\$2,976	\$326,448
...
82	\$2,400	\$649,800	\$2,976	\$647,856
83	\$2,400	\$678,600	\$2,976	\$683,568
...
89	\$2,400	\$851,400	\$2,976	\$897,840

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 83 years and four months.