

**Table 5: Case Study Results for Couple with \$3 Million**

			Claim Social Security at 62	Claim Social Security at 67	Claim Social Security at 70
25% Stock Allocation	AGI Level Managed		\$120,000	\$130,000	\$130,000
	Wealth Percentile (Age 85)	90th	\$5,673,991	\$5,605,069	\$5,477,502
		50th	\$1,537,027	\$1,573,467	\$1,556,272
		10th	\$515,056	\$594,021	\$619,306
	Legacy Wealth Percentile	90th	\$5,754,963	\$5,823,215	\$5,792,235
		50th	\$316,541	\$628,011	\$733,506
		10th	-\$702,190	-\$405,539	-\$180,039
	Success Rate		61.9%	77.1%	84.8%
% of Cases: Legacy is Greater Than When Claiming at 62		n/a	96.6%	92.4%	
50% Stock Allocation	AGI Level Managed		\$150,000	\$150,000	\$160,000
	Wealth Percentile (Age 85)	90th	\$7,329,853	\$7,159,989	\$7,063,818
		50th	\$2,671,201	\$2,712,573	\$2,532,925
		10th	\$958,311	\$1,031,722	\$1,039,622
	Legacy Wealth Percentile	90th	\$9,263,605	\$9,150,686	\$9,169,215
		50th	\$1,910,731	\$2,156,513	\$2,345,994
		10th	\$168,012	\$619,862	\$753,187
	Success Rate		91.5%	97.5%	98.3%
% of Cases: Legacy is Greater Than When Claiming at 62		n/a	76.3%	77.1%	
75% Stock Allocation	AGI Level Managed		\$170,000	\$170,000	\$170,000
	Wealth Percentile (Age 85)	90th	\$8,808,074	\$8,616,169	\$8,428,532
		50th	\$3,862,136	\$3,827,710	\$3,715,963
		10th	\$1,213,922	\$1,307,943	\$1,303,620
	Legacy Wealth Percentile	90th	\$13,972,507	\$13,822,349	\$13,725,328
		50th	\$4,439,346	\$4,611,648	\$4,525,469
		10th	\$950,436	\$1,383,616	\$1,611,391
	Success Rate		96.6%	99.2%	100.0%
% of Cases: Legacy is Greater Than When Claiming at 62		n/a	62.7%	60.2%	