

2021-05 SS Estimator Projections vs. Age 62

SS Start Age	Gross Monthly Benefit	Gross Annual Benefit	Annual SS After tax @12% of 85%	Cumulative After Tax Difference in Cash by Year vs. @ 62	After Tax Investment Gains	Total Difference By Year vs. 62	Annual SS After Tax Difference vs. 62	Years to Break Even	Months to Break Even	Break Even Age
62	\$ 2,011	\$ 24,132	\$21,670.54	0		0	0	0.00	0	
63	\$ 2,140	\$ 25,680	\$23,060.64	\$ 21,670.54	\$ 763	\$ 22,433	\$ 1,390	16.14	194	79.1
64	\$ 2,289	\$ 27,468	\$24,666.26	\$ 43,341.07	\$ 1,526	\$ 45,629	\$ 2,996	15.23	183	79.2
65	\$ 2,477	\$ 29,724	\$26,692.15	\$ 65,011.61	\$ 2,288	\$ 69,588	\$ 5,022	13.86	166	78.9
66.833	\$ 2,823	\$ 33,876	\$30,420.65	\$ 104,733.70	\$ 3,687	\$ 112,997	\$ 8,750	12.91	155	79.7
70	\$ 3,538	\$ 42,456	\$38,125.49	\$ 173,364.29	\$ 6,102	\$ 187,730	\$ 16,455	11.41	137	81.4

Estimated Annual Investment Return:

4.0%

Assumed Tax rate:

12.0%

0.88