



Household inputs

	Anna	Ben
Monthly benefit at FRA	\$2,600	\$1,400
Full retirement age	67	67
Chosen claim age	62	67
Life expectancy	88	92

Key metrics

Best lifetime strategy	Delay both to 70
Best lifetime total	\$1,226,112
Chosen monthly income at start	\$3,220
Chosen lifetime total	\$1,023,600
Survivor monthly benefit	\$2,145
Gap vs. best strategy	\$202,512

Strategy comparison

Strategy	Monthly at start	Lifetime total	Survivor monthly	Notes
Delay both to 70 (best)	\$4,960	\$1,226,112	\$3,224	Includes step-up.
Both at FRA	\$4,000	\$1,132,800	\$2,600	Includes step-up.
Chosen ages	\$3,220	\$1,023,600	\$2,145	Includes step-up.
Both at 62	\$2,800	\$976,560	\$2,145	Includes step-up.

Break-even analysis

62 vs FRA: Break-even around age 78. After this age, waiting until FRA produces more cumulative income.

62 vs 70: Break-even around age 80. After this age, delaying to 70 produces more cumulative income.

Survivor impact

The surviving spouse generally steps up to the larger of the two benefits. Under the chosen strategy, the survivor benefit is \$2,145/mo. The higher earner is Anna — delaying their claim typically increases the survivor benefit.

Strategy	If Anna passes first	If Ben passes first
Delay both to 70	\$3,224/mo	\$3,224/mo
Both at FRA	\$2,600/mo	\$2,600/mo
Chosen ages	\$1,820/mo	\$1,820/mo
Both at 62	\$1,820/mo	\$1,820/mo

Scenario narratives

Each strategy below is explained step-by-step — reductions, delayed credits, spousal step-ups, and survivor outcomes.

Delay both to 70

- Anna delays to 70, earning 24.0% in delayed retirement credits over 36 months past FRA. Locked-in benefit: \$3,224/mo.
- Ben delays to 70, earning 24.0% in delayed credits. Locked-in benefit: \$1,736/mo.
- At age 88, Anna passes. Ben steps up from \$1,736/mo to a survivor benefit of \$3,224/mo.

Both at FRA

- Anna files at FRA (67), receiving the full primary benefit of \$2,600/mo with no reduction or credits.
- Ben files at FRA (67), receiving the full \$1,400/mo with no reduction.
- At age 88, Anna passes. Ben steps up from \$1,400/mo to a survivor benefit of \$2,600/mo.

Chosen ages

- Anna files at 62, which is 60 months before FRA (67). Their own retirement benefit is permanently reduced by 30.0%, locking in \$1,820/mo.
- Ben files at FRA (67), receiving the full \$1,400/mo with no reduction.
- At age 88, Anna passes. Ben steps up from \$1,400/mo to a survivor benefit of \$2,145/mo.

Both at 62

- Anna files at 62, which is 60 months before FRA (67). Their own retirement benefit is permanently reduced by 30.0%, locking in \$1,820/mo.
- Ben files at 62, 60 months before FRA (67). Their own benefit is permanently reduced by 30.0% to \$980/mo.
- At age 88, Anna passes. Ben steps up from \$980/mo to a survivor benefit of \$2,145/mo.

Important disclaimers

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