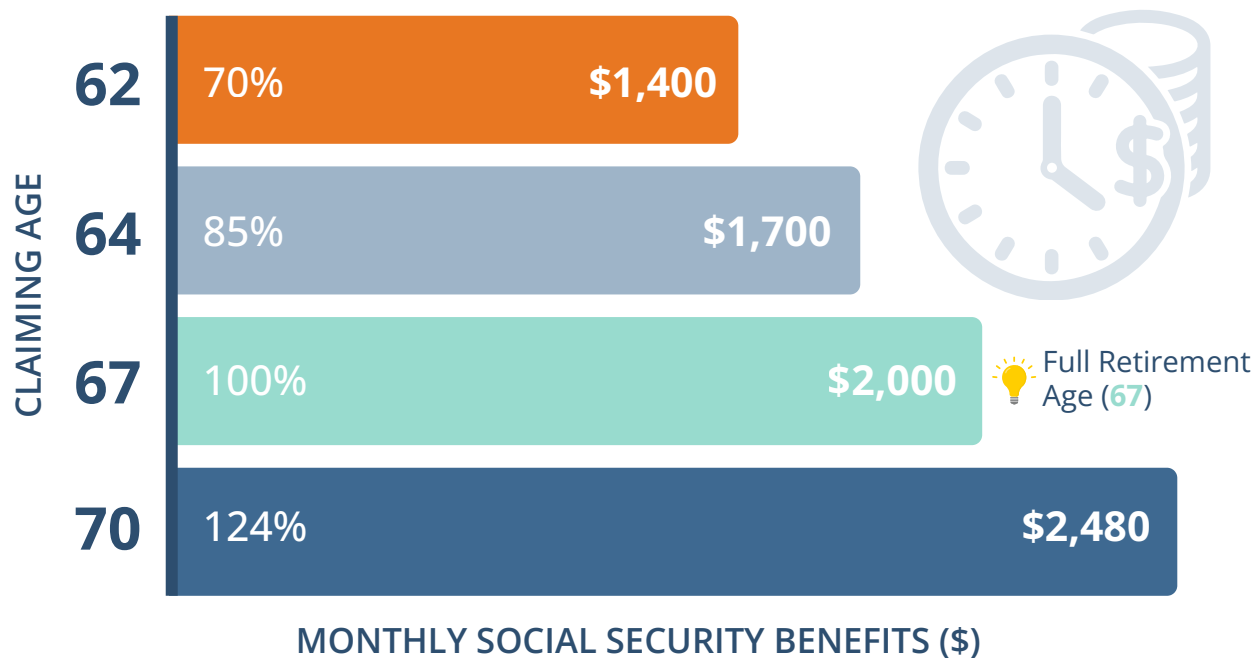


How Your Social Security Benefits Change by Age







Your claiming age matters. Understand how each year you wait can increase your monthly benefit and long-term financial confidence.

Your Estimated Monthly Benefit by Claiming Age



Quick Comparison: Claiming Early VS. Waiting Longer

 CLAIMING EARLY (AGE 62)	 WAITING UNTIL (AGE 70)
\$1,400 / month (70% of full benefit)	\$2,480 / month (124% of full benefit)
 Start sooner, receive less for life.	 Wait longer, earn up to 76% more each month.

Estimates based on Social Security Administration data. Actual benefits vary by income and work history.