

Social Security Explorer

Calculator **Best Strategy by Age** ?

Social Security Explorer
Provided by: MassMutual

Are you?
Married

?
Your birth year Spouse's birth year

Your monthly benefit \$0 ?


Spouse's monthly benefit \$0 ?

You live to age **85**
70 75 80 90 95 100

Your spouse lives to age **85**
70 75 80 90 95 100

Investment rate: **0%** ?
0% 1 2 3 4 5 6 7 8 9 10%

Cost of living adjustment: **2.5%** ?
0% 1 2 3 4 5 6 7 8%



Welcome to the Social Security Explorer. This tool demonstrates options for receiving your Social Security benefits. The results produced by this calculator are hypothetical, are not guaranteed, and are based on information inputted by the user. MassMutual is not responsible for the accuracy of the information and neither MassMutual nor the financial professional using this tool is making a recommendation for any particular Social Security strategy. Contact your financial professional or the Social Security Administration for more information.

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Important: The Social Security Explorer assumes that clients have stopped working.

Social Security Filing – 567 Ways

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Are you?

Your birth year Spouse's birth year

Your monthly benefit

Spouse's monthly benefit

Adjust for pensions not covered by Soc. Sec.

You live to age **85**

Your spouse lives to age **85**

Investment rate: **0%**

Cost of living adjustment: **2.5%**

Report: [+ Add to](#)

Best Strategy by Age

★ Ages for Maximum Benefits

You start benefits at age	70
Spouse starts benefits at age	66
Cumulative Lifetime Benefits:	\$1,309,206
You Suspend, Spouse Files Restricted	How to file

🎯 Summary at Selected Ages

You start benefits at age	62
Spouse starts benefits at age	62
Cumulative Lifetime Benefits:	\$1,013,829
File for Benefits	How to file