

24HELP.ORG PRESENTS

The Social Security Filing Decision Plan

Not a calculator. A decision.

Your filing range, spouse and survivor questions, Medicare dates, and the next calls worth making.

YOUR 2026
PLAN

Prepared for **Robert & Linda Miller**

Plan date: August 8, 2026 · Figures verified against SSA & CMS sources,
August 2026

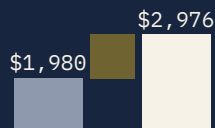
WHAT'S INSIDE

Your benefit numbers at every age • the nine factors that actually decide this (the money math is only one of them) • a checklist built for your kitchen table • your personal deadline timeline • the change-your-mind rules almost nobody knows • exactly how to file when you're ready.

WAIT — FOR LINDA

\$119,520 \$ OF \$

THE DASHBOARD



THE WIDOW'S CLIFF



THE MONEY CURVE



YOUR TIMELINE

From **Dr. Ed Weir**

20 years inside Social Security · Former SSA District
Manager

*If you read one page, read
page 2.*

24HELP.ORG/MYPLAN · SAMPLE

One page, one answer: your factors say wait — for Linda.

Your factors point toward filing no earlier than Robert's full retirement age — 67 (March 2030). Age 70 deserves your strongest look — for one big reason: Linda.



★ THE ONE BIG NUMBER — BIGGEST WIN ON THE TABLE

\$119,520

Waiting to 70 protects roughly **\$120,000** more for Linda across ten years of survivor checks — the one number to remember from this plan. The survivor table (page 12) shows the exact math.

STRONG Your factors pull one direction — this was not a close call.

\$1,850

ROBERT'S CHECK IF HE FILED THIS MONTH — AGE 63, BEFORE EARNINGS-TEST WITHHOLDING

\$2,400

AT FULL RETIREMENT AGE — 67 (MARCH 2030)

\$2,976

AT 70 (MARCH 2033) — THE CEILING LINDA'S SURVIVOR CHECK IS BUILT FROM

- Linda's survivor check is set by Robert's choice — permanently (worth ~\$120,000 to her; below)
- The earnings test would withhold 9–10 of any full year's 12 checks at today's salary
- Health and family longevity (Mom to 91) favor patience
- The savings bridge exists — you told us the bills are covered without this check
- Even a 22% benefit cut doesn't change the ranking — the stress test in Section 3 proves it

THE LEVERS

Each year past 67 adds **+\$192/mo** for life — **+\$16** with every month waited. By 70 that's **+\$576/mo**, and the same rise flows into Linda's survivor ceiling.

All figures in today's dollars, before annual cost-of-living increases, based on the Primary Insurance Amount (PIA) of \$2,400 you provided. Your real checks will be higher once COLAs are added. Survivor figures are ceilings, shown for a claim at Linda's own survivor full retirement age. Source: your answers · SSA reduction & credit rules · 2026 figures verified August 2026.

Ten minutes at the kitchen table — that's what this plan asks of you.

Social Security runs on thousands of pages of rules. Your answers narrowed them to the nine factors in this plan — and the handful of rules that actually touch your household. Everything we checked that doesn't apply to you is named on the checklist page, honestly. The rest is noise you can ignore.

YOUR NEXT MOVE THIS WEEK

Open your my Social Security account at ssa.gov and check your earnings record, year by year — both of you. Errors silently shrink checks, and two minutes can fix decades. Everything else in this plan can wait for the kitchen-table sit-down.

▲ BIGGEST MISTAKE TO AVOID – Filing now, while the \$58,000 salary is running. You'd lock in a smaller check and the earnings test would withhold most of it anyway.

HOW TO USE THIS PLAN – 10 MINUTES AT THE KITCHEN TABLE

1. Open it together — on a phone, a tablet, or printed with a pen. This is a two-person decision.
2. Work through the checklist (Section 2). Each factor has a rating rail: mark whether it's Very important, Somewhat, or Not for us. There are no wrong answers — the ratings are how the two of you weigh your own life.
3. Circle the factor that matters most. For most couples, one factor decides everything. Find yours.
4. Then look at your Timeline (Section 4) and put the deadlines on your calendar.

WHERE THE ANSWER LIVES

The dashboard (page 2) states it. The checklist (Section 2) lets you weigh it. The timeline (Section 4) puts it on the wall.

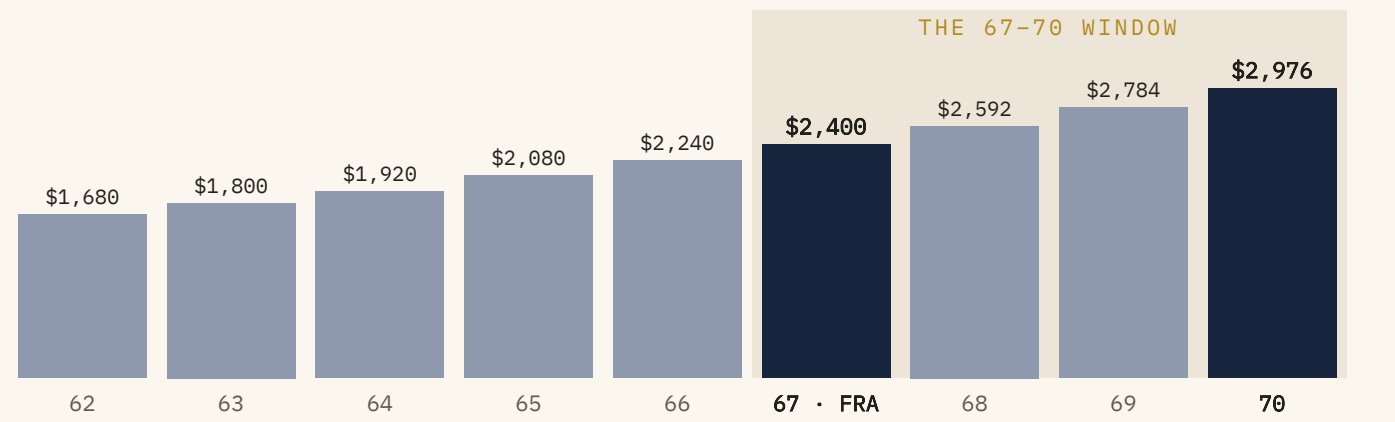
WHEN TO COME BACK

Every January, when the numbers change — and the same week anything big changes at home. The Things That Could Change page lists exactly what re-opens this plan.

This plan is educational information, not legal, tax, or financial advice — the full plain-English fine print is on the Key page.

File later, the check grows — 8% a year, locked in by law.

Robert was born in March 1963, so his full retirement age (FRA) is exactly 67. File earlier, the check shrinks for life. File later, it grows 8% for every year past FRA — locked in by law, until 70.



Shaded band = the 67–70 window your factors point toward — the live alternatives on your table.
Monthly benefit at each birthday, today's dollars.

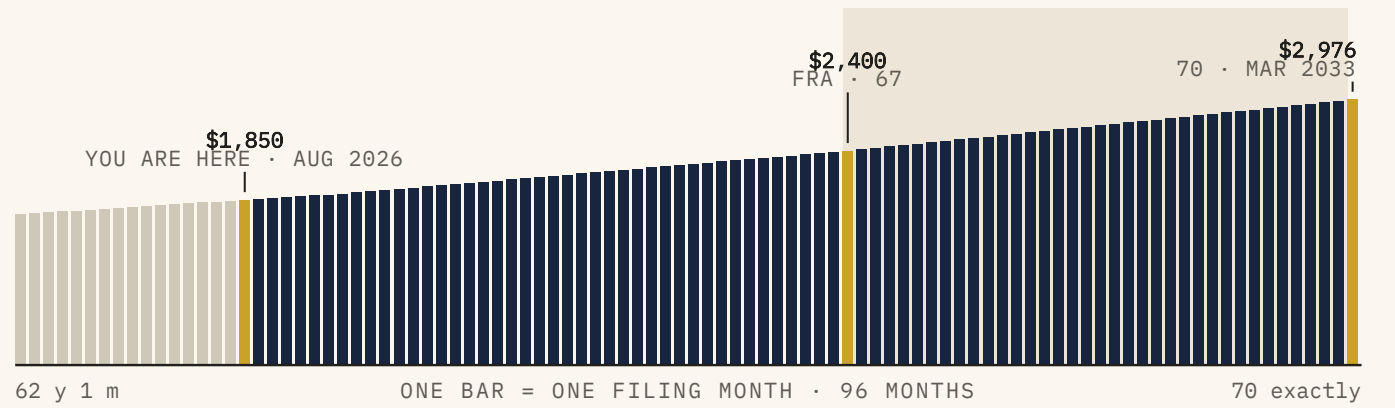
FILING AGE	ROBERT / MO	VS. AGE 63	CEILING ON LINDA'S SURVIVOR CHECK*	10-YR SURVIVOR DIFFERENCE VS. 63
63 (Robert's current leaning)	\$1,800	—	\$1,980	—
67 — full retirement age	\$2,400	+\$600	\$2,400	+\$50,400
70 — maximum	\$2,976	+\$1,176	\$2,976	+\$119,520

*The most Linda's survivor check can be — a ceiling, not a promise — shown for a claim at her own survivor full retirement age (claimed earlier, it is reduced from these ceilings). If Robert files at 63, a survivor-check cap called RIB-LIM applies permanently: the larger of what he was actually receiving or 82.5% of his full benefit — \$1,980 on his numbers. Most calculators never mention it. Details in Section 3.

Source: SSA reduction factors (5/9 of 1% and 5/12 of 1% per month) and delayed credits (2/3 of 1% per month), applied to the PIA you provided — recomputed and verified August 2026.

The check moves every month — not once a year on your birthday.

Between birthdays, the amount changes month by month — that's why your Timeline (Section 4) uses exact months, and why the dashboard shows **\$1,850** for filing this month (five months past Robert's 63rd birthday) while the ladder shows **\$1,800** at exactly 63.



96 BARS, ONE PER MONTH

Every bar is a filing month, from 62 y 1 m to exactly 70 — the lighter bars are already behind you — and the height is the check that month locks in, for life.

READ IT IN ONE LINE

There is no cliff and no single magic birthday — just a steady climb, month by month, from **\$1,850** here to **\$2,976** at 70. The question is only where the two of you step off.

Source: month-by-month SSA reduction and delayed-credit factors on Robert's PIA of \$2,400 — all 96 values recomputed and pinned, August 2026. Today's dollars, before COLAs.

Linda has her own record — and a top-up waiting.

Linda's PIA is \$1,050. Because that's less than half of Robert's \$2,400, she may be eligible for a spousal top-up of \$150/month — SSA determines it, and it can only start once Robert files.

Her own benefit: **\$735/mo** at 62 (July 2028) or **\$1,050** at her FRA (July 2033) — and with the top-up, up to **\$1,200**.

\$735 HER OWN, AT 62 — JULY 2028	\$1,050 HER OWN, AT HER FRA — JULY 2033	\$1,200 WITH THE SPOUSAL TOP-UP — UP TO, SSA DETERMINES
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Two rules worth knowing. If Linda files her own at 62, that reduction to her base is permanent — the later top-up adds to the reduced base, not the full one. And spousal benefits never earn delayed credits — no reward for her waiting past her own FRA.

DR. ED'S PERSPECTIVE

Twenty years inside the agency taught me this: the couples who get this decision wrong almost never got the math wrong. They answered the wrong question. "When do I get the most?" is not the question. "What does my choice do to the people who depend on my record?" — that's the question. Your plan answers both.

Source: spousal-excess and deemed-filing rules on the two PIAs you provided (\$2,400 · \$1,050); SSA determines the exact top-up. Figures verified August 2026.

Nine factors decide this — the money math is only one of them.

Nine factors decide this for your household. The money math is one line on this list — not the whole list. Read each verdict, then rate it together in the rail below it.

1 • Protecting the surviving spouse — POINTS TO: WAIT

Women in Linda's position typically outlive their husbands, and she's three years younger. Whatever Robert's check is when he dies becomes the ceiling on hers. This is the single biggest lever in your plan: **\$1,980 vs. \$2,976 a month**, for the rest of her life.

🐾 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

2 • Still working — the earnings test — POINTS TO: WAIT

At \$58,000/year, Robert is \$33,520 over the 2026 limit (\$24,480). SSA would withhold \$1 for every \$2 over — about \$16,760/year, or 9–10 of his 12 checks. The money isn't lost (Section 3 explains the give-back), but filing now while working full-time buys almost nothing.

🐾 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

3 • Health & family longevity — POINTS TO: WAIT

You rated Robert's health good and Linda's excellent; Robert's mother lived to 91. The break-even between filing at 63 and 70 lands around age 80–81 — and your family history says plan past it. One caveat always travels with a break-even: it's math on one life. It ignores what Robert's waiting buys Linda's survivor check — factor #1 carries that side. (If your health ever changes, so does this line — see the Things That Could Change page.)

🐾 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

Each verdict is computed from your answers; the weighing belongs to you two — that's what the rails are for.

4 • Do you need the money now? — POINTS TO: WAIT

You told us the bills are covered by Robert's salary, the mortgage pays off in 2029, and you hold about \$310,000 in retirement savings. You have what most people don't: a bridge. Using some savings from 65 to 67–70 "buys" a bigger, inflation-protected check for two lifetimes.

🐾 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

5 • The trust-fund fear — POINTS TO: WAIT (SURPRISINGLY)

Robert marked this a top worry — you're not wrong to watch it. But run the numbers: even with the full projected 22% cut, waiting still wins (\$2,321 at 70 with a cut beats \$1,800 at 63 without one). And filing early does not shield a check from a future cut. Full table in Section 3.

🐾 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

6 • Taxes on your benefits — ONE HONEST LINE — YOUR TAX PRO'S LANE

Taxes — one honest line. Social Security checks can be taxable. Adding benefits on top of other income can nudge your tax bill up — that's real, it belongs in your decision, and it belongs with your tax professional, not this plan. Bring your plan to that conversation.

🐾 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

Ratings are yours alone — there are no wrong answers on this page.

7 • Medicare is coming — March 2028 — DEADLINE — SEPARATE DECISION

Robert turns 65 in March 2028. Medicare is its own decision with its own deadlines — it does NOT require filing for Social Security, and waiting on Social Security does not let you wait on Medicare. Your enrollment window, the Health Savings Account (HSA) trap, and your employer-coverage options are mapped on the Medicare page (Section 3).

🐭 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

8 • Linda's own timing — NEUTRAL — HER CALL

Linda filing her own benefit early does not reduce Robert's check or her future survivor check. Many couples in your shape use exactly this play: Linda's \$735 starts at 62 as the "bridge income" while Robert's bigger check keeps growing. Her early-filing reduction is permanent — but it applies to the smaller check, the one the survivor benefit later replaces anyway. One connector: her \$150 spousal top-up can't start until Robert files.

🐭 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

9 • You can change your mind — SAFETY NET — FAVORS DECIDING CALMLY

Neither of you knew this: file and regret it? Within 12 months you can withdraw the application (Form SSA-521), repay what you received, and it's as if you never filed — allowed once in a lifetime for a retirement claim, so it's a parachute, not a habit. After FRA, you can suspend and earn 8%/year credits. Knowing the exits exist means you never have to file out of fear.

🐭 RATE IT TOGETHER → ☐ VERY IMPORTANT ☐ SOMEWHAT ☐ NOT FOR US

The exits on factor #9 have their own page in Section 3 — with the three strings attached, in writing.

What we checked that isn't part of your picture — named honestly.

CHECKED AND NOT PART OF YOUR PICTURE

Children under 18 or disabled before 22 (family maximum & child-in-care benefits) • divorced-spouse benefits • current survivor benefits • disability filing (SSDI) • government-pension issues (repealed by the Social Security Fairness Act, retroactive to January 2024).

We ask everyone about all of these. Yours simply don't apply — and now you know why.

CIRCLE YOUR #1 FACTOR

For most couples, one factor decides everything. When you've worked the rails, come back here and write it down:

OUR #1 FACTOR — IN OUR OWN WORDS

DR. ED'S PERSPECTIVE

Notice what just happened. The "cost-benefit analysis" every one-question calculator sells is factor #3 on this list — one of nine. In my district office I watched people make a 30-year decision using one-ninth of the picture. You just used the whole thing.

A named non-factor is this plan working, not failing — every door we checked and closed is listed above, honestly.

The earnings test: "they take it" ≠ "you lose it."

File before FRA while working, and SSA withholds \$1 for every \$2 you earn over \$24,480 (2026). For Robert that's \$16,760 withheld per year — about 9–10 full checks. Here's what almost nobody at the counter has time to explain: at FRA, SSA recalculates your benefit upward to give credit back for every withheld month (the Adjustment to the Reduction Factor, or ARF — automatic; you file nothing and fight no one). The money returns slowly, over your lifetime.

A FULL YEAR AT TODAY'S SALARY: 9–10 OF 12 CHECKS WITHHELD — \$16,760



GOLD SLASH = WITHHELD (9, PLUS PART OF A 10TH, DASHED) · ✓ = PAID IN FULL

The give-back is automatic (the ARF) — withheld months return through a bigger check from FRA on, slowly, over your lifetime.

THE TRAP, NAMED

People file at 62–63 while working, collect almost nothing, and believe the money is gone forever. Now you know better on both counts.

WHAT TO DO

- Consider holding off while the salary is this size — the test ends forever at FRA (March 2030); after that, earn anything, nothing withheld.
- Retiring mid-year? A first-year monthly rule pays a full check for any month you earn \$2,040 or less (the 2026 monthly limit) — ask SSA about the "grace year" before you pick a date.

THE GRACE YEAR — IF ROBERT STOPPED AT 65 (MAR 2028) AND FILED THAT YEAR



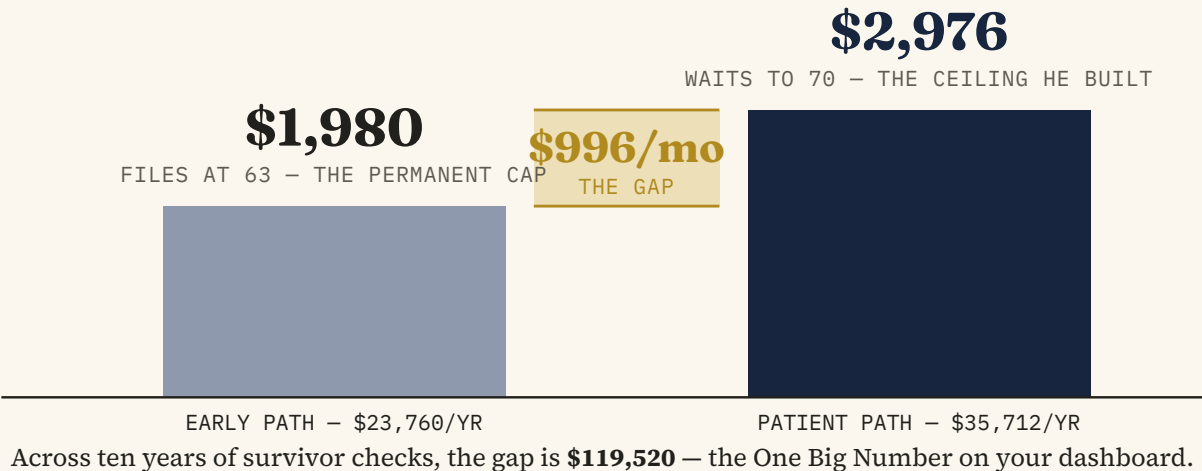
White J–M: working months, salary over the limit. Shaded A–D: months at \$2,040 or less — the monthly rule can pay each in full, that first year, no matter what January–March earned.

BOTTOM LINE: filing while you're still working creates paperwork, not income.

Source: 2026 earnings-test limits (\$24,480 annual · \$2,040 monthly · \$65,160 in the FRA year), SSA; grace-year monthly test per SSA's retirement rules. Verified August 2026.

The survivor check: Robert's choice, Linda's income.

When one spouse dies, the smaller check stops. The survivor keeps the larger one — that's the whole rule. Linda — if Robert goes first, this is the number you live on. So Robert isn't just picking a benefit. He's picking your income for your final decades. Two rules decide how much power that patience has:



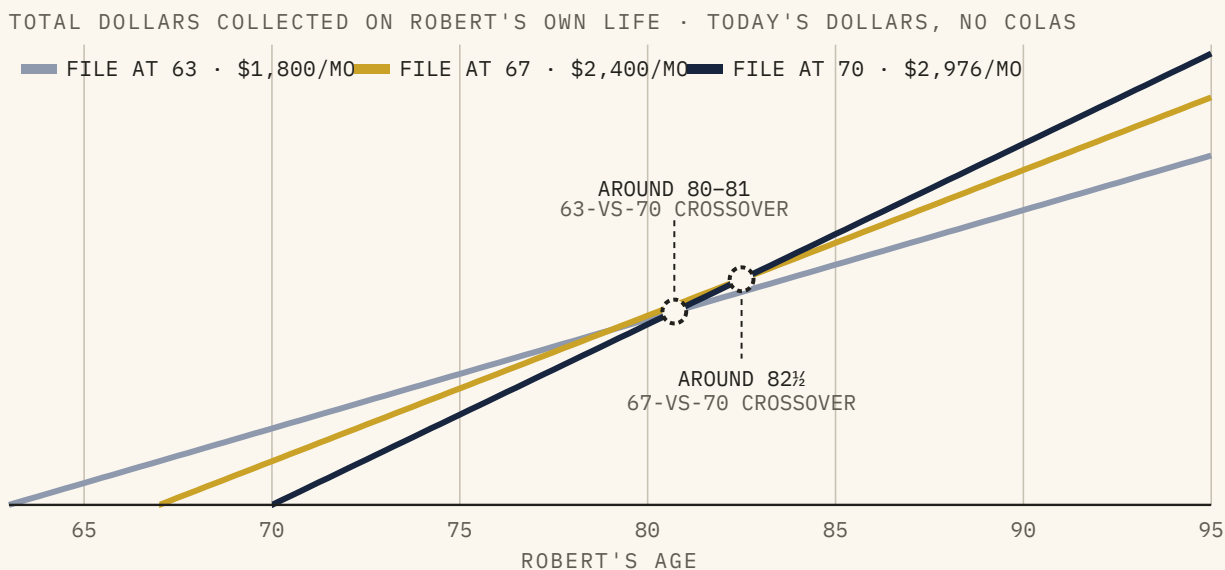
- 1) Delayed credits transfer.** Every 8% year Robert earns by waiting past 67 goes into the survivor check in full — even credits earned in the year of death, and even if Robert never filed at all. The waiting is never wasted.
- 2) Filing early puts a ceiling on it.** If Robert files before 67, a rule called RIB-LIM (Retirement Insurance Benefit Limitation) caps the survivor check permanently: the larger of what Robert was actually receiving or 82.5% of the full benefit — \$1,980 on his numbers. Once that ceiling exists, nothing on Linda's side can raise it. Not waiting. Not asking. Nothing.

Ceilings, not payments — shown for a claim at Linda's own survivor full retirement age; claimed earlier, her check is reduced from these ceilings (the middle path exists too: filing at 67 sets the ceiling at \$2,400 — \$28,800 a year). Ceilings and amounts are today's dollars; both sides rise with COLAs, so the proportions hold.

Honest math, both directions: waiting from 67 to 70 costs \$86,400 in skipped checks, and on Robert's own life the break-even lands around age 82½. But the survivor math runs on different years — the bigger widow's check pays off on Linda's years, not Robert's, and it can pay off even if Robert never reaches 82½. That's why this factor deserves the biggest circle on your checklist.

Source: SSA survivor rules — delayed credits transfer in full; RIB-LIM caps at the larger of the actual check or 82.5% of PIA when the worker filed early. Figures from your PIAs, verified August 2026.

On one life the lines cross in the early 80s — but you aren't one life.



WHAT THE DOTS SAY

Filing at 63 stays ahead on Robert's own ledger until around age 80–81 against filing at 70; 67-vs-70 crosses around 82½. Live past the dot, the later filing wins on his life alone — every month after is pure gain.

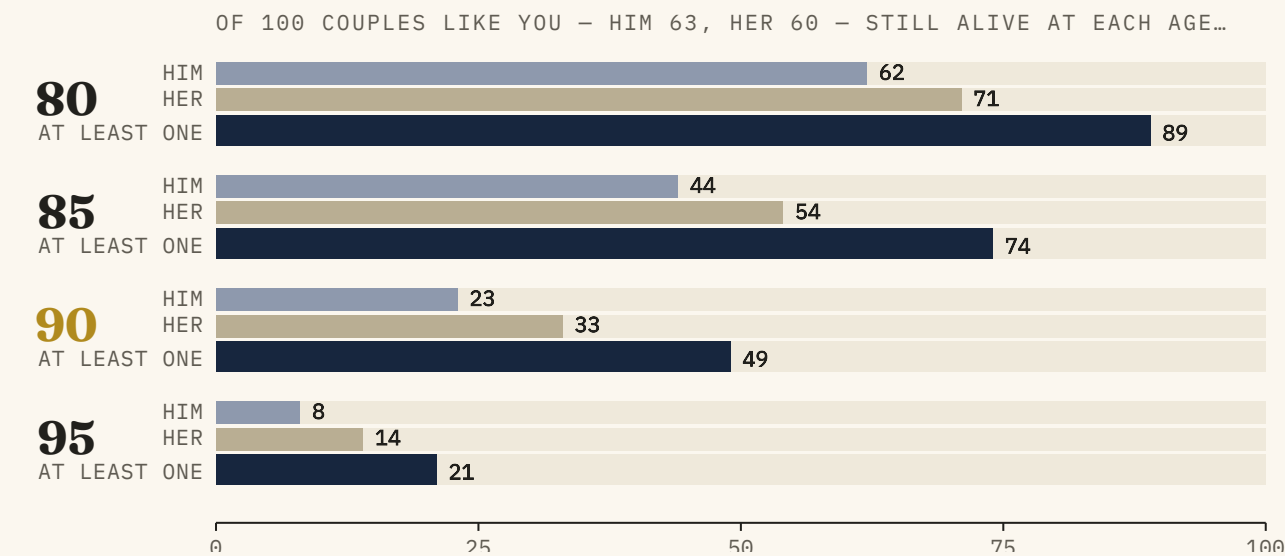
THE CAVEAT THAT ALWAYS TRAVELS WITH THIS CHART

A break-even is math on **one** life. It ignores what Robert's waiting buys Linda's survivor check — factor #1 carries that side, and the facing exhibit shows how often a household outlives the dots.

Source: cumulative checks at \$1,800 (from 63) · \$2,400 (from 67) · \$2,976 (from 70), today's dollars, no COLAs — crossover months computed exactly from the pinned monthly amounts; supporting context only, never the verdict.

Roughly a 1-in-2 chance one of you is cashing a check at 90.

"What if I don't make it to 81?" is the right question about the wrong unit. The check doesn't stop at Robert's line — it becomes Linda's. The household is the unit, and households live longer than either person alone. Out of 100 couples in your shape (him 63, her 60), here's who's still collecting:



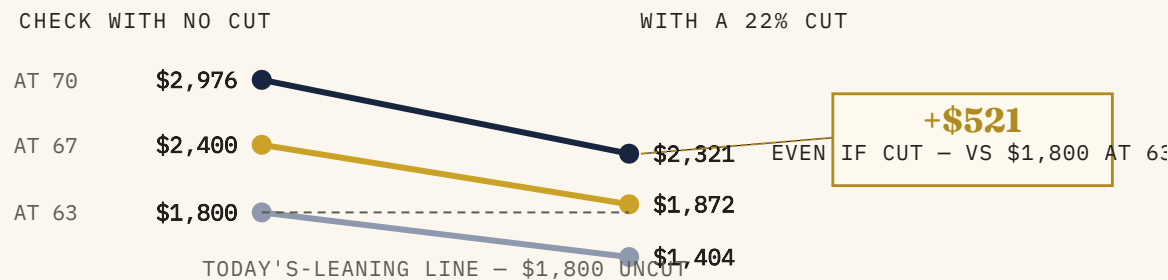
READ IT WITH EXHIBIT 6

The break-even dots sit at 80–81 and 82½. At 85 — past both dots — **74 of 100** couples like you still have a check arriving. That's why the survivor factor, not the break-even, deserves the biggest circle.

Source: SSA Office of the Chief Actuary, Period Life Table 2023 (as used in the 2026 Trustees Report), ages from your birth dates; couple line assumes independent lives; figures rounded to the nearest person per 100. Confirmed against CDC/NCHS United States Life Tables, 2023 (within ±2 per 100).

"What if they cut benefits 22%?" — let's actually run it.

The 2026 Trustees Report projects the retirement trust fund will be depleted in late 2032 (the Trustees project the fourth quarter). That does NOT mean benefits stop — payroll taxes keep coming in and would cover about 78% of scheduled benefits, a cut of roughly 22%, unless Congress acts. Here's how the strategy your answers point toward holds up if that cut happens:



Even cut, the age-70 check (\$2,321) beats the uncut age-63 check (\$1,800) — and the age-67 check does too (\$1,872, +\$72).

The finding: a cut would hurt at any filing age — but it hurts a bigger check less. Waiting-with-a-cut still pays more than filing-early-without-one.

And the move people reach for — file early, lock it in before they cut it — protects nothing. No current law says who would be cut, or how. But history's one big fix — 1983 — is the tell: the changes that touched current retirees landed on checks already being paid, and the protective lines Congress drew ran by birth year, never by who had filed. Filing early doesn't move Robert into a protected group; his birth year already decided that. Fear-filing locks in the small check and buys no shield at all.

DR. ED'S PERSPECTIVE

I sat across the desk during the last real funding scare. Here's what history says: Congress waits until the cliff, then acts — 1983's fix passed months before checks were at risk. Plan for the math, not the panic. Your plan now survives both.

BOTTOM LINE: a cut would shrink every strategy — it would not change which check is bigger.

Source: 2026 Trustees Report (released June 9, 2026): OASI depletion projected Q4 2032; 78% of scheduled benefits payable. Cut rows = your amounts × 78%. The 1983 record: ssa.gov/history. Verified August 2026.

Medicare: separate decision, hard deadlines.

Say it like a mantra: Medicare at 65 does not require filing for Social Security — enroll on time while the retirement check keeps growing. Your dates:

WINDOW	DATES FOR ROBERT	WHAT HAPPENS
Initial Enrollment Period	Dec 1, 2027 – Jun 30, 2028	7 months around the 65th birthday (Mar 2028). Enroll in the first 3 months for coverage to start on time.
If still working past 65	While covered + 8 months after	Employer coverage (20+ employees) lets you delay Part B penalty-free. When it ends, file forms CMS-40B + L564.
Miss both	General Enrollment: Jan–Mar	Coverage starts the month after you enroll — plus a permanent Part B penalty of 10% for each full 12-month period you went without coverage.

THE HSA TRAP — THIS ONE'S FOR YOU, ROBERT

Once Medicare Part A starts, HSA contributions must stop — and if you enroll after 65, Part A backdates up to 6 months. Your plan: enrolling at 65 → stop HSA contributions before March 2028. Working past 65 and enrolling later → stop contributions a full 6 months before that enrollment. Get this wrong and the IRS charges excise tax on the excess.

2026 reference costs (adjust annually): Part B **\$202.90/mo** • Part B deductible **\$283/yr** • Part A hospital deductible **\$1,736** • drug out-of-pocket cap **\$2,100/yr**.

WHAT TO DO

- Sept 2027: confirm with HR whether the company plan is "creditable" for Part B and drug coverage — get it in writing.
- Dec 2027: enroll (or file the delay paperwork) — put it on your Timeline (Section 4) now.

Want help comparing plans when the time comes? Licensed advisors at Chapter Medicare can review your options at no cost: **24help.org/chapter**. Chapter Medicare is an independent private licensed agency, not a government program. 24help.org may be compensated if you work with Chapter.

BOTTOM LINE: Medicare runs on its own clock — enroll on time even while Social Security waits.

Source: Medicare enrollment windows and 2026 costs, CMS (November 14, 2025 release; CY2026 Part D redesign). Verified August 2026.

The change-your-mind rules: you are not choosing forever.

ENGINEERED FOR REGRET — IN A GOOD WAY

The 12-month withdrawal. File, then regret it within a year? Form SSA-521 withdraws the application; repay what you received and your record resets — once per lifetime for a retirement claim.

Suspending is a real parachute — with three strings attached. It starts the month *after* you ask, not the month you ask. While it's suspended, anyone collecting on your record — a spouse, for example — stops collecting too (a divorced spouse keeps hers). And your Part B premium can't come out of a suspended check, so Medicare bills you directly — miss those bills and you can lose Part B. Ask SSA to confirm all three in writing before you decide. The window: suspend anytime from FRA up to 70, earning 8%/year credits on the paused checks; it ends the month after you ask to restart — or automatically at 70.

The ARF. Collected early while working? At FRA the reduction is recalculated automatically to credit withheld months.

ASK-SSA SCRIPT ADD

"If I suspend, what happens to my spouse's benefit — and how do I pay my Part B premium?"

Why this matters tonight: you are not choosing forever. You're choosing a starting position with three documented exits. Decide from the plan, not from fear of being trapped.

Source: withdrawal — SSA Form SSA-521, once per lifetime (GN 00206); suspension mechanics — SSA (GN 02409): month-after start, no benefits to others on the record except a divorced spouse, Medicare billed directly, FRA-to-70 window. Verified August 2026.

The "6 months of back pay" counter-offer sounds like free money. It isn't.

File after FRA and the claims rep can offer retroactive benefits in a lump sum. It sounds like free money. It isn't.

Once you're past full retirement age, SSA can start your check up to six months back — but never further back than your full-retirement-age month. So in the month you reach it, the look-back is zero; it only reaches the full six months half a year later. Moving your start date back has a price: about two-thirds of one percent of your full amount for each month — about **4%** for the full six — trimmed from your check and from the ceiling Linda's survivor check is built from. For a strategy built around delayed credits, the lump sum quietly unwinds exactly what you waited for.

THE MYTH, RETIRED

And before full retirement age? There's no look-back for a reduced retirement check — that's a common myth.

WHAT TO SAY AT THE COUNTER

"I do not want retroactive benefits. Please use [month/year] as my month of entitlement, and note that in writing." It's your choice, not theirs.

0 mo LOOK-BACK AT THE FRA MONTH ITSELF	6 mo MAXIMUM LOOK-BACK, FROM SIX MONTHS PAST FRA — NEVER BEFORE THE FRA MONTH	~4% THE PERMANENT TRIM FOR TAKING THE FULL SIX — ABOUT $\frac{2}{3}$ OF 1% PER MONTH
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Source: SSA retroactivity rules — up to 6 months after FRA, never before the FRA month; no retroactivity for a reduced check before FRA; cost $\frac{2}{3}$ of 1% per retro month (4.000% for six). Verified August 2026.

A filing strategy isn't a tattoo — these five events re-open it.

A SERIOUS HEALTH DIAGNOSIS (EITHER OF YOU)

The longevity factor flips — filing earlier can become the right call. For Robert before 67, a condition that stops work opens the Social Security disability (SSDI) door — typically the full \$2,400 with no early reduction; SSA determines the exact amount. Re-run the plan.

JOB LOSS BEFORE THE PLANNED DATE

The earnings test and tax factors soften or vanish; the bridge gets shorter. The survivor factor still argues for patience — but the cash-flow rating you marked in Section 2 takes over.

ROBERT DIES BEFORE FILING

Linda's survivor benefit is built on his PIA plus any credits earned to that point — his patience is never wasted. The move: call SSA before accepting any amount — SSA determines the exact figure, and asking for it in writing protects her.

CONGRESS CHANGES THE LAW

Any fix (tax cap, COLA formula, gradual FRA change) re-runs the stress-test table. We update this plan every year for exactly this reason.

MARKETS DROP AND THE BRIDGE FEELS THIN

Remember the middle exists: filing at 67–68 sets Linda's ceiling at \$2,400–\$2,592 — far above the \$1,980 early-filing cap — without stretching savings to 70.

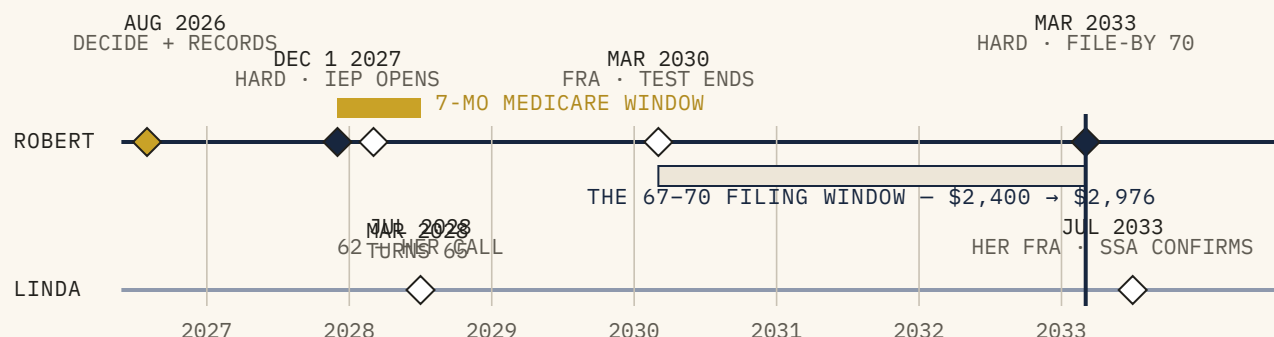
DR. ED'S PERSPECTIVE

A filing strategy isn't a tattoo. It's a standing decision you re-check when life moves. Put one line on the calendar — "re-run our plan" — every January. Ten minutes a year keeps this document true.

Each card is computed from your answers; any one of them firing is a reason to re-run the plan — the January re-check catches the rest.

Two lanes, seven years, two hard stops.

Every date below is computed from your birthdays and your answers. Transfer these to the calendar on the wall — tonight. Each entry carries one certainty tag: **HARD DEADLINE** (the rules set this date) • **ACTION** (a do, on your clock) • **ESTIMATE** (built from what you told us) • **SSA CONFIRMS** (SSA sets the exact figure) • **RECHECK** (re-verify when the numbers update).



ACTION THIS MONTH • AUGUST 2026 — Decide together using the checklist (Section 2). Then each of you: open your my Social Security account at ssa.gov and verify the earnings record year by year — errors silently shrink checks, and 2 minutes fixes decades.

RECHECK JANUARY 2027 (AND EVERY JANUARY) — Annual re-check. New COLA, new limits, new plan.

ACTION SEPTEMBER 2027 — Medicare prep. HR letter confirming creditable coverage; decide enroll-at-65 vs. delay-with-SEP. If enrolling at 65: plan the last HSA contribution (before March 2028).

HARD DEADLINE DECEMBER 1, 2027 — Robert's Medicare window opens — his 7-month Initial Enrollment Period (IEP), Dec 1, 2027 – Jun 30, 2028. Enroll by February for coverage starting March 1, 2028 — or file the employer-coverage delay instead.

ACTION MARCH 2028 — Robert turns 65. Confirm Medicare is active (or properly delayed). Social Security keeps growing untouched.

ACTION JULY 2028 — Linda turns 62 — her earliest own-record filing (\$735/mo). Her call, per factor #8; it doesn't touch Robert's strategy.

Every entry is computed from your birth dates (Mar 1963 • Jul 1966) and your answers, to the exact month. Continued on the next page.

The back half: 2029 to the file-by month.

ESTIMATE **2029** — Mortgage paid off — the bridge just got cheaper. Good year to pressure-test "wait to 70" vs. "file at FRA."

ACTION **MARCH 2030** — Robert's full retirement age (67). Earnings test ends forever. Earliest unreduced filing: \$2,400/mo. Every month waited past here adds about \$16/mo for life (+\$576 by 70). If filing here: apply up to 4 months ahead, and decline retroactivity.

RECHECK **OCTOBER 2032** — Trustees' projected trust-fund date arrives. Whatever Congress has done, your stress-test table already priced it in. (Re-check at each year's Trustees release.)

HARD DEADLINE **MARCH 2033** — Robert turns 70 — the file-by month. Delayed credits stop at 70, so waiting past it adds nothing. \$2,976/mo plus every COLA since. On filing day, say: "No retroactive benefits, please."

SSA CONFIRMS **JULY 2033** — Linda's FRA (67): her own check reaches its unreduced \$1,050 if she hasn't started it early. Her spousal piece starts when Robert files — SSA sets the exact figure (up to \$1,200 total only if her own began at her FRA; an earlier start keeps her reduction; her call, factor #8). Survivor protection: locked at its maximum ceiling.

WHENEVER YOU CALL SSA

Every call, same habit — date, the rep's answer, in ink:

DATE OF CALL	SSA'S ANSWER

How to file — the insider's way.

THREE WAYS IN — RANKED

1. Online (best): ssa.gov/apply — 20–30 minutes, you control every answer, apply up to 4 months before your chosen start month.

2. Phone: 1-800-772-1213. From my years running a field office: call Wednesday, Thursday, or Friday, after 3 PM local — Mondays and mornings are the crush.

3. In person: appointment only — book it by phone weeks ahead.

HAVE READY

- Birth certificate or my Social Security verified identity; marriage certificate (for Linda's spousal top-up later)
- Bank routing + account for direct deposit
- Your chosen start month — and the sentence: "No retroactive benefits, please."
- Form W-4V if you want taxes withheld from day one

IF A REP SAYS OTHERWISE

If a rep tells you something that contradicts this plan — it happens; the rules number in the thousands — politely ask them to check the POMS, the agency's own manual: spousal rules at RS 00202, survivor rules at RS 00207, withdrawal at GN 00206. Those citations usually end the debate.

Channels, lead times, and document list per SSA filing procedures, verified August 2026. The insider timing is Dr. Ed's, from 20 years running a field office.

Plain English first — then the fine print that keeps everyone honest.

PLAIN-ENGLISH KEY

PIA = your base benefit amount at full retirement age • **FRA** = full retirement age (67 for you both) • **Delayed credits** = the 8%/year raise for waiting past FRA • **RIB-LIM** = the cap on a survivor's check when the worker filed early • **ARF** = the automatic recalculation that credits withheld months • **IEP/SEP** = Medicare's enrollment windows • **POMS** = SSA's own rulebook.

THE FINE PRINT THAT KEEPS EVERYONE HONEST

This plan is educational information, not legal, tax, or financial advice, and not a determination of eligibility — only the Social Security Administration decides claims. Figures are 2026 amounts verified against SSA and CMS official sources, August 2026, shown in today's dollars before future COLAs; annual amounts change every January. "Robert & Linda Miller" are a fictional sample household. The Social Security Filing Decision Plan and 24help.org are not affiliated with or endorsed by the Social Security Administration or any government agency. Medicare content is educational only; 24help.org is not a licensed insurance agency, sells no insurance, and never recommends specific plans. Chapter Medicare is an independent private licensed agency, not a government program; 24help.org may be compensated if you work with Chapter. For legal help: lsc.gov/find-legal-aid. Real question, real person: schedule time with a Former SSA expert — 24help.org/experts.

RE-CHECK RHYTHM

Every January, when the numbers change — and the same week anything on the Things That Could Change page happens.

YOUR PLAN'S HOME

This plan lives at 24help.org/myplan — updates, the annual re-run, and a real person when you want one.

One plain-English key, one honest fine print — nothing in this plan hides in it.

Decided together at the kitchen table — August 2026.

67–70 ROBERT'S FILING WINDOW — HIS FACTORS SAY WAIT	\$2,400– \$2,976 HIS MONTHLY CHECK IN THAT WINDOW	\$2,976 CEILING ON LINDA'S SURVIVOR CHECK IF HE WAITS TO 70	Mar 2033 FILE-BY DATE — NEVER PAST 70
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- ☐ We checked our earnings records at ssa.gov — both of us. (Do first.)
- ☐ We rated the nine factors in Section 2. Our #1 factor is: _____
- ☐ Robert's target filing month: _____ (window: March 2030 – March 2033)
- ☐ Linda's own-benefit decision: file at _____ (62 is July 2028; her call, doesn't hurt the plan)
- ☐ Medicare calendar set: HR letter Sept 2027 · last HSA contribution planned · enroll/delay by Feb 2028
- ☐ We know the exits: 12-month withdrawal (SSA-521) · suspend after 67 · "no retroactivity"
- ☐ Print Form W-4V (tax withholding) to bring on filing day — ssa.gov/forms
- ☐ Re-run the plan: every January, and immediately after any health, job, or law change.

Decision: Made.

RE-CHECK EVERY JANUARY

SIGNED — ROBERT

SIGNED — LINDA

Decide together. File once. Live well.

Every number in this plan started at your kitchen table.

No black box. Here is everything you gave us, the rules we applied to it, and what we deliberately did not do.

INPUTS YOU GAVE US

BIRTH DATES Robert — March 1963 Linda — July 1966	YOUR PIAS Robert — \$2,400 Linda — \$1,050	WORK & EARNINGS \$58,000 salary, working to 65
HEALTH & LONGEVITY Robert good · Linda excellent · his mother lived to 91	THE SAVINGS PICTURE About \$310,000 · mortgage pays off 2029 · bills covered by salary	YOUR WORRIES & PRIORITIES The trust fund marked a top worry — and the priorities you set on the Section 2 rails

RULES APPLIED

SSA reduction factors (5/9% and 5/12% per month) · delayed credits (2/3% per month) · 2026 earnings test (\$24,480 / \$65,160) · RIB-LIM survivor ceiling (82.5%) · spousal excess and deemed filing · Medicare IEP/SEP windows and HSA rules · 2026 Trustees projections (fund depleted late 2032 — fourth quarter projected; 78% payable) · SSA Period Life Table 2023 (the odds exhibit).

WHAT WE DID NOT DO

Predict your lifespan, pick investments, or tell you what you must do. The rating rails in Section 2 exist because the weighing belongs to you two.

Change one answer and the plan changes with it — that's the point. New year, new numbers, new plan: **every January at 24help.org/myplan.**

This page is the plan's methodology, rebuilt from your own inputs — the loop, closed.