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# *SSA Calculator*

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Senior Town Hall  
*seniortownhall.com*  
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# SSA Calculator

Estimate your Social Security benefits at different filing ages and layer in other income. Use this simple calculator to compare benefit amounts at 62, FRA, and 70 — and then see how your choices impact lifetime income.

## Section 1. Inputs

Your Date of Birth: \_\_\_\_\_  
Spouse's Date of Birth (if applicable): \_\_\_\_\_  
Your Estimated Benefit at FRA (from SSA.gov): \_\_\_\_\_  
Spouse's Estimated Benefit at FRA: \_\_\_\_\_  
Other Retirement Income (pensions, withdrawals, annuities): \_\_\_\_\_

## Section 2. Filing Age Benefit Comparison

Fill in monthly benefit amounts at different filing ages:

Filing Age	Your Monthly Benefit	Spouse Monthly Benefit	Combined Income	Notes
62	_____	_____	_____	
FRA	_____	_____	_____	
70	_____	_____	_____	

Prompt: Multiply monthly benefit  $\times$  12  $\times$  years expected in retirement to estimate lifetime totals.

## Section 3. Lifetime Income Estimator

Your estimated longevity (years): \_\_\_\_\_  
Spouse's estimated longevity (years): \_\_\_\_\_  
Total income from SS over lifetime (approx): \_\_\_\_\_

## Section 4. Layer in Other Income

Add pensions, IRA withdrawals, and annuities to see full income picture:

Source of Income	Annual Amount	Notes
Pension	_____	
IRA Withdrawals	_____	
Annuities	_____	
Other	_____	

## Section 5. What-If Scenarios

- If you live past age 90, how does delaying to 70 compare to filing at 62?
- If spouse dies early, how does survivor benefit affect combined income?
- If markets underperform, how important is Social Security as stable income?

## Section 6. Action Plan

- Review filing ages with spouse/partner.
- Run updated estimates yearly until decision is made.
- Discuss results with financial advisor.

Notes & Reminders *(Use this space for your notes.)*

***Disclaimer: This calculator is for educational purposes only. Actual Social Security benefits are determined by the SSA.  
Visit [SSA.gov](https://www.ssa.gov) for precise estimates.***