

# Quick Start Guide: LifeYield Social Security+

## Advanced Options

Sample Scenario [↗](#)

Social Security 
Income Layers 
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Monthly (+\$1,774 peak)
Annual (+\$21,291 peak)
Cumulative (+\$169,951)

● Optimal
 ■ Custom

|      |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| John | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 |    |    |    |    |    |    |    |
| Jane | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 |

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No Benefit
  Own Benefit
  Spousal Benefit
  Survivor Benefit

**Optimal Filing Strategy**

- John files for retirement benefits at age 70 in April 2038.
- Jane files for retirement benefits at age 65 in August 2039.
- Jane switches to survivor benefits at age 78 in May 2053.

**Custom Filing Strategy**

- John files for retirement benefits at age 62 in May 2030.
- Jane files for retirement benefits at age 62 in September 2036.
- Jane switches to survivor benefits at age 78 in May 2053.

Delete Case
Duplicate Case

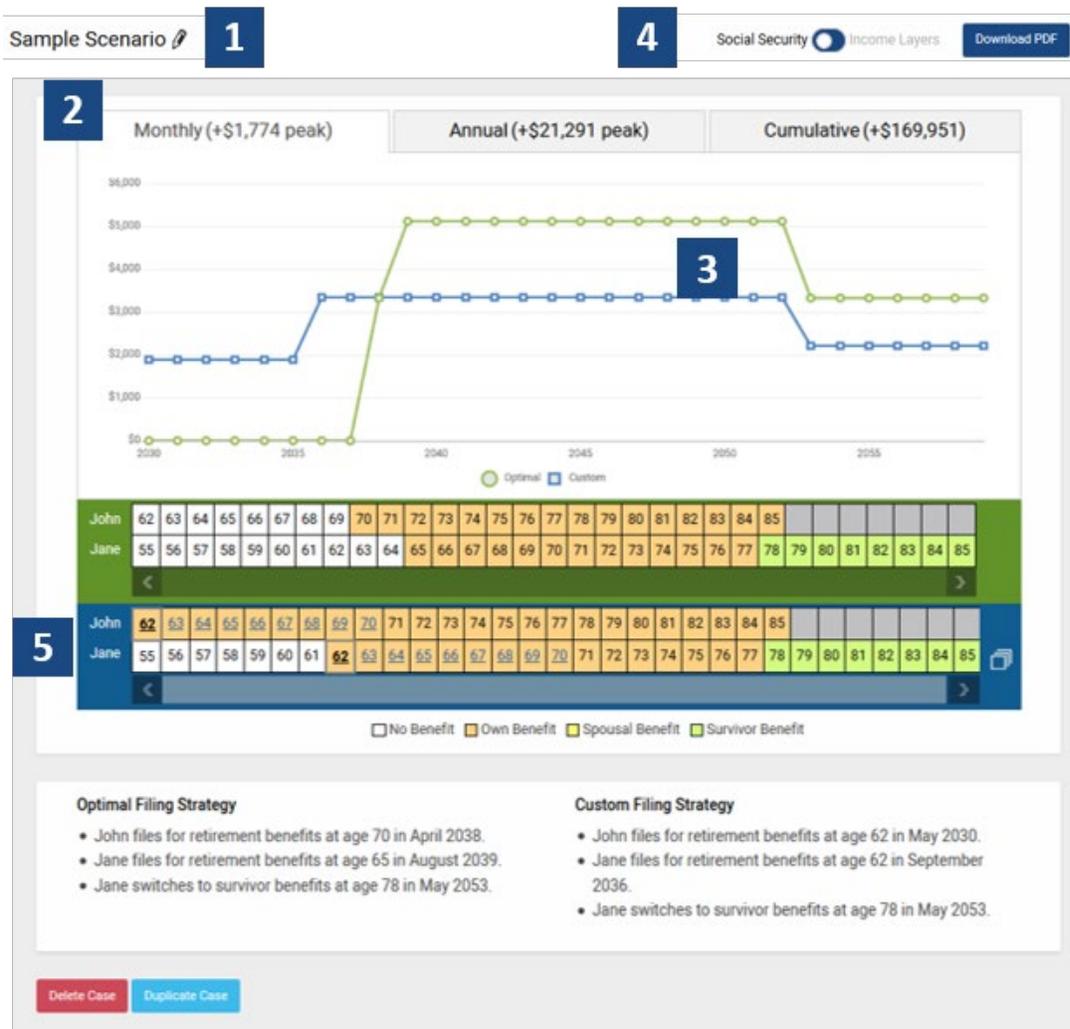
1. Custom strategy age combinations - Tap or click on blue-colored ages to change the Custom strategy. A client starts to receive benefits at the selected age. The



Custom strategy can be modified either via the Timeline view, or by changing the Retirement Age inputs for each client.

2. Filing instructions for both the Optimal & Custom strategies are always available below the graph & timeline
3. Key showing how the timeline's color-coding translates to the type of benefit (if any) being received by the client.
4. The Alternatives selector shows all the possible Custom filing strategies for the age(s) provided, along with the cumulative benefit amount for each. The color-coding shows the type and sequence of benefits, using the same colors as the timeline itself. The currently displayed strategy is highlighted in blue. Just tap/click alternatives to switch between Custom filing strategies for comparison with the Optimal strategy. The selected Custom strategy automatically shows in the chart, the Filing Instructions, and the downloadable report.

LifeYield Social Security+ combines detailed analysis with a simple interface. This guide shows how to access all its features.



1. Click  to enter client data and Cost of Living Adjustment in pop-up window as seen on the window to the right. Default COLA is set to 0% to show results in today's dollars



2. Graph of Optimal vs. Custom strategies instantly appears. Click desired timeframe (labeled tabs above the graph) to compare benefit amounts:

**Monthly**

**Annual**

**Cumulative (shows break-even point)**

3. Click any point (year) on the graph to compare Optimal vs. Custom Strategy Benefit.
4. Click   to view & print a detailed report of the filing strategy your client prefers & Switch to Income Layers Analysis
5. Timeline to change claiming age(s) under Custom strategy. The graph instantly adjusts.