



SOCIAL SECURITY MAXIMIZATION REPORT

Analysis for:

John and Jane Smith

Prepared on September 18, 2026

Presented by:

Financial Professional





SOCIAL SECURITY MAXIMIZATION REPORT

What is Social Security?

Social Security is a government-administered program designed to supplement income needs by providing benefits including retirement, disability, survivor, and more. Many people decide to file for Social Security benefits without understanding all of the options available, resulting in losing out on potential retirement income. Our report is designed to illustrate the optimal filing strategy for your specific scenario and provide education so you can make the best decision to fit your needs.

About Your Social Security Maximization Report

● About You

Important personal data we utilized to generate your optimal filing strategy

● Your Social Security Maximized

Summary of the filing strategy that will provide the most lifetime income

● Comparing Different Filing Options

Analyze and compare potential filing strategies

● How Earned Income Affects Your Benefits

How working during retirement may affect your Social Security benefits

● Financially Protecting the Surviving Spouse

How the death of a spouse can impact a household's Social Security benefits

● Growth of Individual Benefits

Illustrates monthly and lifetime benefits as you delay filing for Social Security

● Glossary & FAQs

Important information to better understand Social Security





SOCIAL SECURITY MAXIMIZATION REPORT

About You

PERSONAL DETAILS	John	Jane
Gender	Male	Female
Date of Birth (Age)	1/1/1960 (66)	1/1/1964 (62)
Average Life Expectancy	10/2042 (82 & 9 mos)	7/2048 (84 & 6 mos)
Specified Life Expectancy	-	1/2054 (90)

How is life expectancy calculated and why is it important?

Life expectancy is calculated using your age, gender, and the Actuarial Life Table from the Social Security Administration. Life expectancy is used heavily in retirement planning to understand, on average, how long your income needs to last. In this report, we highlight which filing strategy will provide the most income over your estimated life expectancy.

IMPORTANT FILING DATES FOR YOUR OWN BENEFIT	John	Jane
Earliest Filing Age	1/2022 (62)	1/2026 (62)
Full Retirement Age	1/2027 (67)	1/2031 (67)
Latest Retirement Age	1/2030 (70)	1/2034 (70)

SOCIAL SECURITY DETAILS	John	Jane
Primary Insurance Amount (PIA)	\$2,500	\$2,000
Cost of Living Adjustment (COLA)	1.00%	1.00%

What is my Primary Insurance Amount?

Your Primary Insurance Amount (PIA) is the amount you will receive if you file at Full Retirement Age (FRA). This is calculated using a formula based on your earnings during your working years.





SOCIAL SECURITY MAXIMIZATION REPORT

Your Social Security Maximized

This page displays the filing strategy that will provide the most income over your projected life expectancy.

\$129,144

Additional Income With the Optimized Strategy vs. the Least Favorable Strategy

Optimized Filing Strategy Timeline

- STEP 1** Jane file for your own benefit at age 65 & 10 mos (11/2029)
- STEP 2** John file for your own benefit at age 70 (1/2030)
- STEP 3** Jane file for your survivor benefit at age 78 & 9 mos (10/2042)

Optimized vs. Other Filing Strategies

Filing Strategy Options	Household Lifetime Benefits	Lifetime Benefit Difference
Optimized Strategy	\$1,359,525	
Custom File Dates John: 1/2030 (70) Jane: 9/2026 (62 & 8 months)	\$1,351,639	(\$7,886)
If both spouses elect to file at their Next Available Date *	\$1,230,381	(\$129,144)
If both spouses elect to file at their Full Retirement Age	\$1,246,744	(\$112,781)
If both spouses elect to file at their Latest Retirement Age	\$1,337,340	(\$22,185)

*Earned income may impact any scenario filing before FRA





SOCIAL SECURITY MAXIMIZATION REPORT

Comparing Filing Strategies

Optimized Filing Strategy

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2030 (70)	\$3,226	\$523,661	\$523,661
Jane Smith's Own Benefits	11/2029 (65 & 10 mos)	\$1,900	\$315,369	
Jane Smith's Survivor Benefits	10/2042 (78 & 9 mos)	\$3,635	\$520,495	\$835,864
				\$1,359,525

File at Custom Age

▼ \$7,886 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2030 (70)	\$3,226	\$523,661	\$523,661
Jane Smith's Own Benefits	9/2026 (62 & 8 mos)	\$1,467	\$307,483	
Jane Smith's Survivor Benefits	10/2042 (78 & 9 mos)	\$3,635	\$520,495	\$827,978
				\$1,351,639

File at Next Available Date

IMPACTED BY EARNED INCOME

▼ \$129,144 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	9/2026 (66 & 8 mos)	\$2,444	\$512,472	\$512,472
Jane Smith's Own Benefits	9/2026 (62 & 8 mos)	\$1,467	\$307,483	
Jane Smith's Survivor Benefits	10/2042 (78 & 9 mos)	\$2,866	\$410,426	\$717,909
				\$1,230,381

File at Full Retirement Age

▼ \$112,781 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2027 (67)	\$2,525	\$514,119	\$514,119
Jane Smith's Own Benefits	1/2031 (67)	\$2,102	\$312,871	
Jane Smith's Survivor Benefits	10/2042 (78 & 9 mos)	\$2,931	\$419,754	\$732,625
				\$1,246,744

*Earned income may impact any scenario filing before FRA





SOCIAL SECURITY MAXIMIZATION REPORT

Comparing Filing Strategies (Continued)

File at Latest Age▼ \$22,185 Less than Optimized

Benefit Type	Benefit Date (Age)	Monthly Benefit	Total Benefit	Lifetime Benefits
John Smith's Own Benefits	1/2030 (70)	\$3,226	\$523,661	\$523,661
Jane Smith's Own Benefits	1/2034 (70)	\$2,685	\$293,184	
Jane Smith's Survivor Benefits	10/2042 (78 & 9 mos)	\$3,635	\$520,495	\$813,679
				\$1,337,340

***Earned income** may impact any scenario filing before FRA





SOCIAL SECURITY MAXIMIZATION REPORT

Earned Income - How Your Benefits Will Be Affected If Filing Before FRA

Name	Income Source	Start Age (Date)	End Age (Date)	Annual Amount
John	Employment - Part Time	66 (1/2026)	69 & 11 mos (12/2029)	\$50,000

John: For scenarios filing before Full Retirement Age, you are subject to the Earned Income Test

2026 Earned Income Thresholds

If you file for Social Security before Full Retirement Age (FRA) and your earned income exceeds the 2026 limits, **Social Security will withhold entire monthly payments**, depending on your earned income level. Once you reach FRA, your benefit amount will be recalculated based on the number of payments withheld between your file date and FRA. In any given year, if the SSA withholds more payments than necessary, reimbursement will take place the following year. If the SSA withholds fewer payments than necessary, they will withhold additional payments the following year.

Social Security will withhold \$1 for every \$2 earned above **\$24,480 in the years before obtaining FRA**
Social Security will withhold \$1 for every \$3 earned above **\$65,160 in FRA year (up until month of FRA)**

If John Files at Next Available Date		If Jane Files at Next Available Date
Files for Benefit at 66 (9/2026)	Monthly Payments Withheld	Jane's Own Benefit is not subject to the Earned Income Test. If she is receiving another benefit from John, it may be affected.
2026 - Age 66	4	
2027 - Age 67	0	
	4 Monthly Payments Withheld Between 9/2026 and FRA	
Once FRA is obtained, the monthly payment will be recalculated and increase based on the number of monthly payments withheld.		

See *Earnings Test* in the *Social Security Glossary & FAQs* to learn more about the *Annual vs. Monthly Earned Income Test*.
A 1.00% COLA is applied to future earned income thresholds to calculate monthly payments withheld after the current year.





SOCIAL SECURITY MAXIMIZATION REPORT

Cash Flow - Optimized Strategy

Year	Ages of Clients	SS Benefits for John Smith	SS Benefits for Jane Smith		Total Annual Income
		Own	Own	Survivor	
^a 2029	69 / 65	\$0	\$3,801	\$0	\$3,801
^b 2030	70 / 66	\$38,710	\$23,032	\$0	\$61,743
2031	71 / 67	\$39,098	\$23,262	\$0	\$62,360
2032	72 / 68	\$39,489	\$23,495	\$0	\$62,984
2033	73 / 69	\$39,883	\$23,730	\$0	\$63,613
2034	74 / 70	\$40,282	\$23,967	\$0	\$64,249
2035	75 / 71	\$40,685	\$24,207	\$0	\$64,892
2036	76 / 72	\$41,092	\$24,449	\$0	\$65,541
2037	77 / 73	\$41,503	\$24,693	\$0	\$66,196
2038	78 / 74	\$41,918	\$24,940	\$0	\$66,858
2039	79 / 75	\$42,337	\$25,190	\$0	\$67,527
2040	80 / 76	\$42,760	\$25,442	\$0	\$68,202
2041	81 / 77	\$43,188	\$25,696	\$0	\$68,884
^c 2042	82 / 78	\$32,715	\$19,465	\$10,905	\$63,085
2043	83 / 79	\$0	\$0	\$44,056	\$44,056
2044	- / 80	\$0	\$0	\$44,497	\$44,497
2045	- / 81	\$0	\$0	\$44,942	\$44,942
2046	- / 82	\$0	\$0	\$45,391	\$45,391
2047	- / 83	\$0	\$0	\$45,845	\$45,845
2048	- / 84	\$0	\$0	\$46,303	\$46,303
2049	- / 85	\$0	\$0	\$46,766	\$46,766
2050	- / 86	\$0	\$0	\$47,234	\$47,234
2051	- / 87	\$0	\$0	\$47,706	\$47,706
2052	- / 88	\$0	\$0	\$48,184	\$48,184
2053	- / 89	\$0	\$0	\$48,665	\$48,665
		\$523,661	\$315,369	\$520,495	\$1,359,525

- a. Jane files for her own benefit on 11/2029 at age 65 & 10 mos
- b. John files for his own benefit on 1/2030 at age 70
- c. Jane collects the survivor benefit at John's death on 10/2042 at age 78 & 9 mos





SOCIAL SECURITY MAXIMIZATION REPORT

Cash Flow - Customized Strategy

Year	Ages of Clients	SS Benefits for John Smith	SS Benefits for Jane Smith		Total Annual Income
		Own	Own	Survivor	
^a 2026	66 / 62	\$0	\$5,867	\$0	\$5,867
2027	67 / 63	\$0	\$17,776	\$0	\$17,776
2028	68 / 64	\$0	\$17,954	\$0	\$17,954
2029	69 / 65	\$0	\$18,133	\$0	\$18,133
^b 2030	70 / 66	\$38,710	\$18,315	\$0	\$57,025
2031	71 / 67	\$39,098	\$18,498	\$0	\$57,595
2032	72 / 68	\$39,489	\$18,683	\$0	\$58,171
2033	73 / 69	\$39,883	\$18,870	\$0	\$58,753
2034	74 / 70	\$40,282	\$19,058	\$0	\$59,341
2035	75 / 71	\$40,685	\$19,249	\$0	\$59,934
2036	76 / 72	\$41,092	\$19,441	\$0	\$60,533
2037	77 / 73	\$41,503	\$19,636	\$0	\$61,139
2038	78 / 74	\$41,918	\$19,832	\$0	\$61,750
2039	79 / 75	\$42,337	\$20,030	\$0	\$62,368
2040	80 / 76	\$42,760	\$20,231	\$0	\$62,991
2041	81 / 77	\$43,188	\$20,433	\$0	\$63,621
^c 2042	82 / 78	\$32,715	\$15,478	\$10,905	\$59,098
2043	83 / 79	\$0	\$0	\$44,056	\$44,056
2044	- / 80	\$0	\$0	\$44,497	\$44,497
2045	- / 81	\$0	\$0	\$44,942	\$44,942
2046	- / 82	\$0	\$0	\$45,391	\$45,391
2047	- / 83	\$0	\$0	\$45,845	\$45,845
2048	- / 84	\$0	\$0	\$46,303	\$46,303
2049	- / 85	\$0	\$0	\$46,766	\$46,766
2050	- / 86	\$0	\$0	\$47,234	\$47,234
2051	- / 87	\$0	\$0	\$47,706	\$47,706
2052	- / 88	\$0	\$0	\$48,184	\$48,184
2053	- / 89	\$0	\$0	\$48,665	\$48,665
		\$523,661	\$307,483	\$520,495	\$1,351,639

a. Jane files for her own benefit on 9/2026 at age 62 & 8 mos

b. John files for his own benefit on 1/2030 at age 70

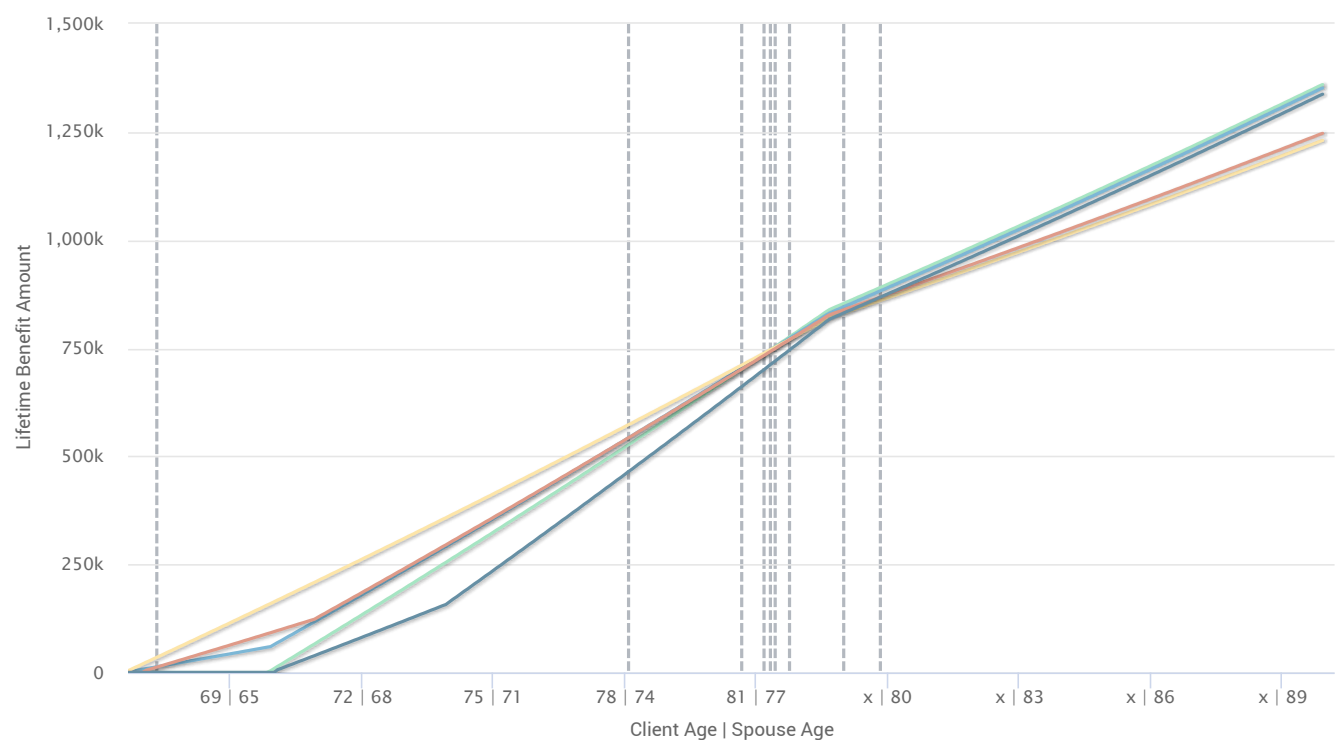
c. Jane collects the survivor benefit at John's death on 10/2042 at age 78 & 9 mos





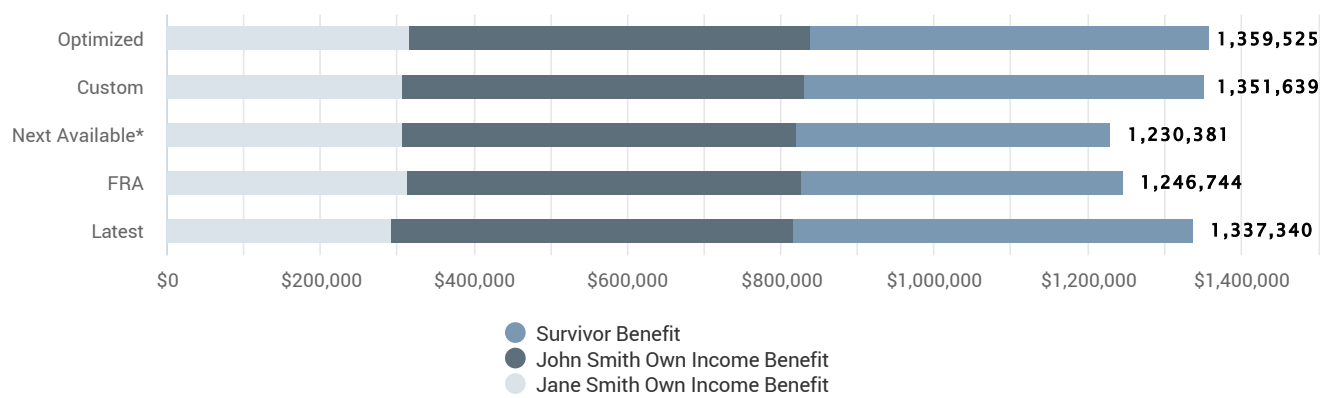
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Comparison of Lifetime Benefits



- Lifetime Benefit for each strategy:**
- ◆ \$1,359,525 using the optimized filing strategy - up to \$129,144 in additional lifetime income
 - ◆ \$1,351,639 if both spouses elect at their custom filing date
 - ◆ \$1,230,381 if both spouses elect at their next available filing date*
 - ◆ \$1,246,744 if both spouses elect at their FRA
 - ◆ \$1,337,340 if both spouses elect at their latest filing date

Benefit Type Breakdown



*Earned income may impact any scenario filing before FRA





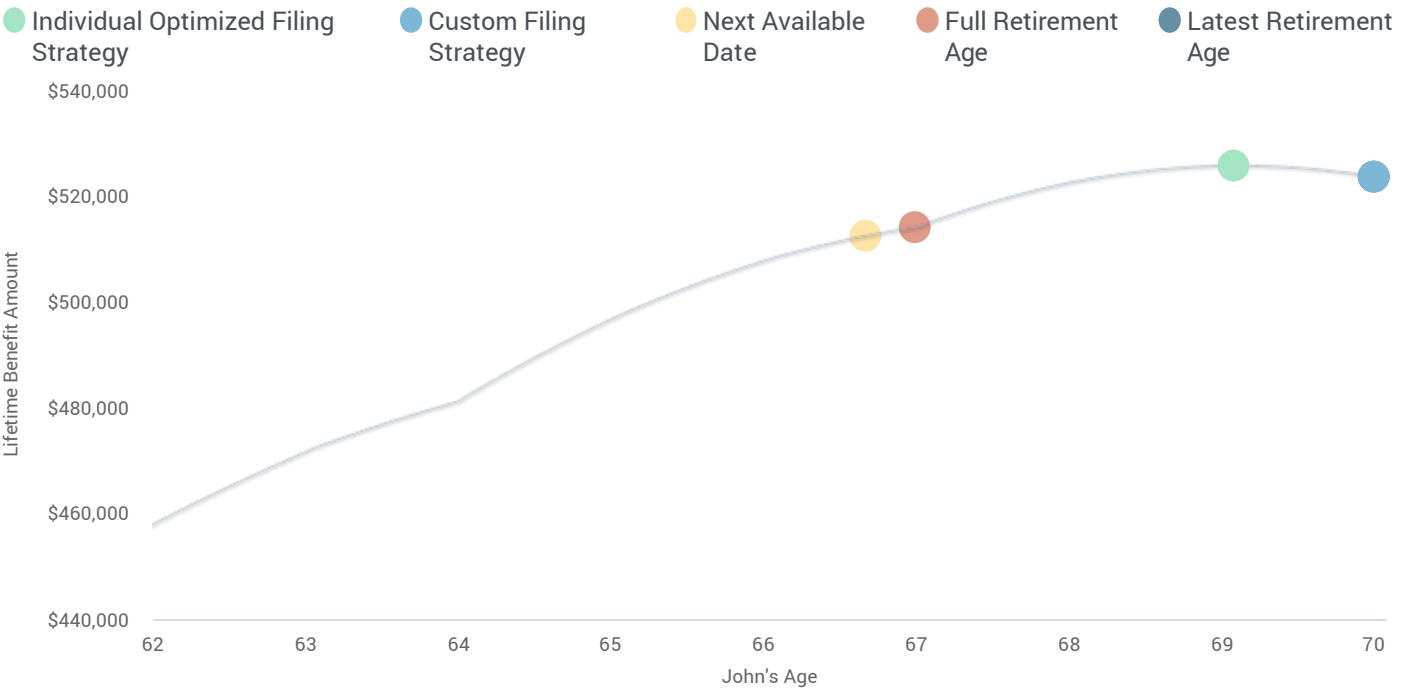
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John's Individual Benefits

Here we illustrate how John's individual retirement benefit grows over time. This page does not apply any spousal, survivor, or family benefits, which may affect John's optimized filing scenario.

John's Benefits at Each Filing Age Life Expectancy Applied: 82 & 9 mos

Age	Monthly Benefit	Lifetime Benefit
62	\$1,398	\$457,967
63	\$1,586	\$471,732
64	\$1,839	\$481,258
65	\$2,056	\$496,751
66	\$2,270	\$507,781
66 & 8 mos 	\$2,444	\$512,472
67 	\$2,525	\$514,119
68	\$2,754	\$522,524
69	\$2,988	\$525,731
69 & 1 mos 	\$3,005	\$525,747
70  	\$3,226	\$523,661



***Earned income** may impact any scenario filing before FRA





Jane's Individual Benefits

Here we illustrate how Jane's individual retirement benefit grows over time. This page does not apply any spousal, survivor, or family benefits, which may affect Jane's optimized filing scenario.

Jane's Benefits at Each Filing Age Life Expectancy Applied: 90

Age	Monthly Benefit	Lifetime Benefit
62	\$1,362	\$539,731
62 & 8 mos ● ●	\$1,467	\$553,739
63	\$1,515	\$560,324
64	\$1,632	\$578,287
65	\$1,786	\$605,259
66	\$1,942	\$628,739
67 ●	\$2,102	\$648,674
68	\$2,293	\$673,326
69	\$2,487	\$693,649
70 ● ●	\$2,685	\$709,580

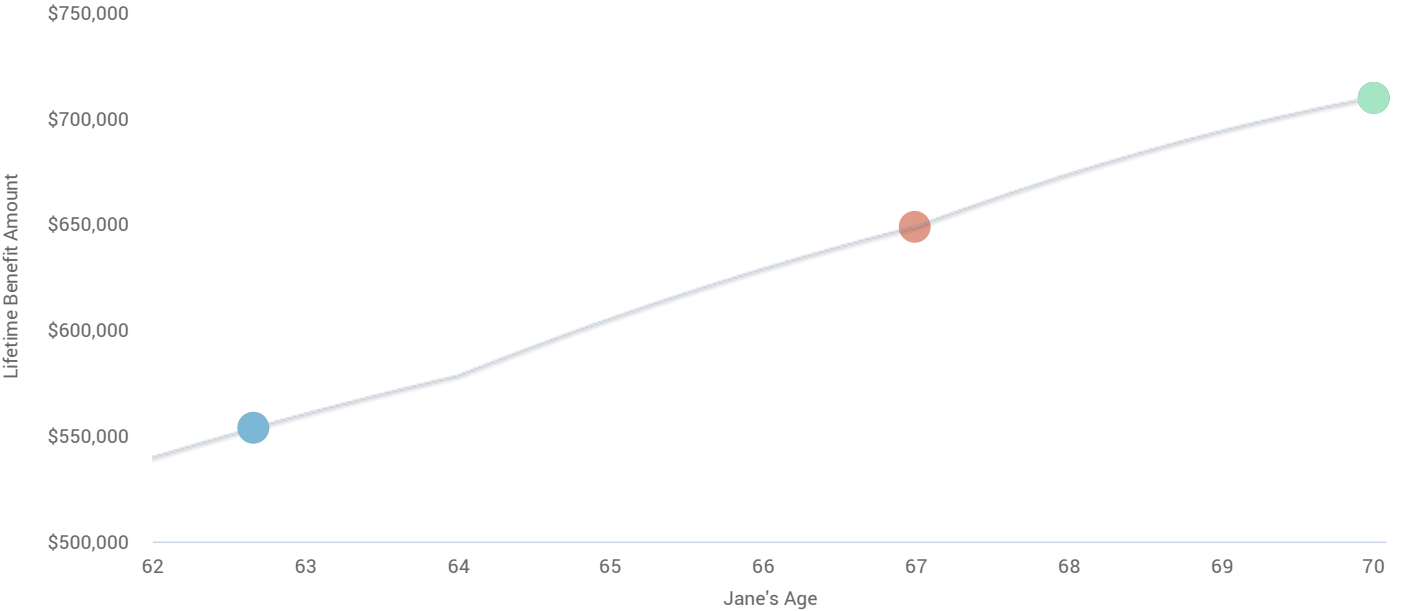
● Individual Optimized Filing Strategy

● Custom Filing Strategy

● Next Available Date

● Full Retirement Age

● Latest Retirement Age



*Earned income may impact any scenario filing before FRA





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Protecting the Surviving Spouse

One spouse is likely to pass before the other spouse. For example, **when a couple reaches age 65***:

72% chance one will live to age 85

45% chance one will live to age 90

18% chance one will live to age 95

The **death of a spouse could impact your financial plan**, including a reduction in household Social Security benefits.

John and Jane's Surviving Spouse Scenario

Scenario based on their optimized filing strategy

John's Assumed Life Expectancy
82 & 3 mos (2042)

Jane's Assumed Life Expectancy
90 (2054)

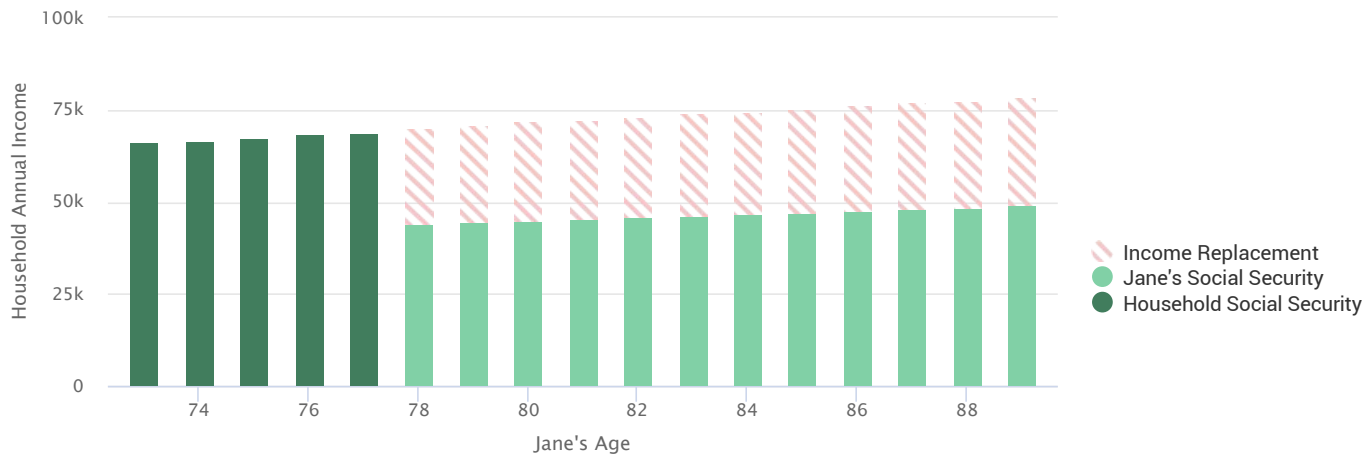
If **John** were to pass away at his life expectancy, their **household annual Social Security income would be reduced from:**

\$69,573 per year → \$43,620 per year

Would \$25,953 less per year (\$2,163 per month) impact Jane's lifestyle?

Jane's Social Security Income Gap

Scenario based on their optimized filing strategy



An after-tax amount of \$132,387 may be needed to replace 5 years of reduced income.

An after-tax amount of \$271,527 may be needed to replace 10 years of reduced income.

Consult your financial service professional to explore income replacement strategies that fit your needs.

* <https://www.soa.org/files/research/projects/research-key-finding-longevity.pdf>





Social Security Glossary & FAQs

Cost of Living Adjustment (COLA): A Cost of Living Adjustment (COLA) is an increase designed to account for inflation. Every October, the Social Security Administration announces the annual COLA that will go into effect starting the first of the year. The designated COLA is based on the Consumer Price Index for Urban Wage Earners & Clerical Workers (CPI-W). This COLA is applied to the Primary Insurance Amounts for those receiving benefits or for those age 62+ who have not yet filed. Our report integrates these historical COLAs into our calculations, however future COLA assumptions are chosen by the user.

Delayed Retirement Credits (DRC): If you file for benefits after Full Retirement Age (FRA), you are eligible to receive Delayed Retirement Credits (DRCs). For every year your benefit is delayed beyond FRA, your benefit will increase by 8% until age 70.

Disability Benefit (SSDI): A benefit the Social Security Administration pays to people who cannot work because they have a medical condition that is expected to last at least one year or result in death. The amount of the disability benefit is the same as their PIA. When you reach FRA, disability benefits are automatically converted to retirement benefits.

Earnings Test: If someone files for retirement benefits before they reach FRA and they are still working, they may be subject to the Earned Income Test. If you are earning over the annual threshold (determined annually by the Social Security Administration), then you may have entire monthly payments withheld. Once you reach FRA, the earned income test is no longer applicable and your monthly benefit may be readjusted to account for past payments withheld. In your first year of Social Security benefits if filing before FRA, you can use a monthly or annual earnings test to determine how many payments would be withheld, whichever is more advantageous. For example, if you retire in October and you earned \$100,000 between January and September. You would fail the annual earnings test because you surpassed the annual income threshold. However, you would pass the monthly earnings test because it looks at your monthly income beginning in the month you file for benefits. After the first year of Social Security benefits, only the annual earned income test is used.

Ex-Spousal Benefit: Ex-spouses may be eligible to receive a Spousal Benefit based on their ex-spouse's work record if they were married for at least 10 years. A divorced spouse is entitled up to 50% of the ex-spouse's PIA. You can begin receiving ex-spousal benefits at age 62 if your ex-spouse already filed for Social Security, or if you have been divorced for 2+ years and your ex-spouse is at least 62.

Excess Spousal: When an individual is receiving their Own Benefit and then becomes eligible for additional Spousal Benefits, the additional amount is referred to as an Excess Spousal Benefit. A formula is used to determine if they qualify for Excess Spousal Benefits— $(1/2 \text{ the higher income individual's PIA}) - (\text{Your PIA}) = \text{Excess Spousal Benefit}$. If an individual qualifies for an Excess Spousal Benefit prior to FRA, the Excess Spousal Benefit is subject to a reduction for filing early.

Family Benefits: Family members may be eligible for Social Security benefits if you file for your Own Benefit or Disability Benefits. Eligible family members include: A) Your child under age 18 (age 19 if still in high school), B) Your disabled adult child if they were disabled prior to age 22, and C) Your spouse if he/she is caring for a child of yours receiving a benefit. Family Benefits are subject to a total family maximum.





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Life Expectancy: Your life expectancy is essential in calculating your lifetime benefits and optimal filing strategy. We determine your life expectancy based on the Social Security Actuarial Life Table. Based on your current health and longevity history of your family, you can adjust the calculated life expectancy in our report to further personalize your results.

Primary Insurance Amount (PIA): The benefit amount you would receive if you began receiving benefits at Full Retirement Age (FRA). At FRA, the benefit amount is neither reduced for filing early, nor increased for delayed filing.

Social Security Taxation: A certain percentage of your Social Security Benefit may be subject to taxation if your Provisional Income is above a certain threshold. Provisional Income includes wages, pension, taxable retirement withdrawals, etc. To learn more, visit the Social Security Taxation page in your report.

Spousal Benefits: If your spouse files for their Own Benefit, you may be eligible to receive a Spousal Benefit. A Spousal Benefit can be as high as 50% of your spouse's PIA. If you receive a Spousal Benefit prior to FRA, your Spousal Benefit will be reduced based on the number of months before you reach FRA.

Deemed Filing: Deemed filing applies to the retirement benefits of individuals born after January 1, 1954. Deemed filing means when you file for either your Own Benefit or your Spousal Benefit, you are required or "deemed" to file for the other benefit as well. In other words, you cannot choose to delay one benefit or the other. Your Own Benefit amount and potential Spousal Benefit amount are calculated independently. If your Own Benefit is higher, you will receive that amount. If the Spousal Benefit is higher, you will receive your Own Benefit plus your Spousal Benefit until it equals the full available Spousal Benefit.

Survivor Benefit: You can collect a Survivor Benefit based on your deceased spouse's work record as early as age 60. You have the option to switch to your Own Benefit at a later date if it is higher than the Survivor Benefit. In turn, you may also file for your Own Benefit first, then switch to a Survivor Benefit if your deceased spouse's amount is higher.





SOCIAL SECURITY MAXIMIZATION REPORT

Key Retirement Ages

Earliest Retirement Age: Age 62. If you file between 62 and FRA, you are subject to a reduction in benefits.

Full Retirement Age (FRA): The age you are eligible to receive your retirement benefit, or Primary Insurance Amount (PIA), without a reduction. Your FRA is based on your date of birth, and falls between 66 and 67.

Latest Retirement Age: Age 70. At age 70, there is no benefit to delay filing for Social Security because you stop receiving Delayed Retirement Credits (DRCs).

FAQs

How can I see my work history that determines my PIA?

Refer to your [My Social Security Administration account](https://www.ssa.gov/myaccount/retire-calc.html) (<https://www.ssa.gov/myaccount/retire-calc.html>) to view information about your individual retirement benefit eligibility.

When should I begin the filing process if I want my benefit to start at a certain date?

You can apply for benefits up to four months before you want benefits to start. Refer to the [Social Security Administration's Application for Benefits Guide](https://www.ssa.gov/benefits/retirement/apply.html) (<https://www.ssa.gov/benefits/retirement/apply.html>) for more information.

Why is the benefit amount on this report different from the statement I received from the Social Security Administration?

The benefit amounts provided in your report are estimates based on information provided at the time of report generation. Your actual benefit amount may be different based on multiple factors, such as earnings changes, retirement timeline, cost of living adjustments, and more.





SOCIAL SECURITY MAXIMIZATION REPORT

Limitations on the Scope of the Report

This report is designed to provide a theoretical analysis of a client's available Social Security options. This report is not entirely comprehensive, and its contents are for informational purposes. The calculations, information, and analysis provided in this report are based on specific data the client provided. We cannot and do not guarantee the report's applicability or accuracy in regards to clients' specific circumstances..

This report is for informational purposes only and should not be used as a substitute for government statements, official account statements or reports, official tax filing documents, insurance company illustrations, or custodial reports.

The benefit amounts illustrated in the report are estimates based on information provided about the client. The client's actual benefit amount may be different. The benefit amount can differ based on multiple factors, such as but not limited to, earnings changes, retirement timeline, and cost of living adjustments.

The Primary Insurance Amount (PIA) is provided by the client and is not calculated or provided by Nextek, LLC.

Any Cost of Living Adjustment (COLA) used in this report and its calculations are strictly theoretical and do not reflect the COLA determined by the Social Security Administration.

Report Assumptions

If a client is divorced, eligible to receive a Survivor benefit based on their ex-spouse's work history, and the ex-spouse was not yet receiving benefits, we assume the client is receiving their full Survivor benefit.

If a client is divorced and has legal dependents eligible for family benefits, we assume the Family Maximum is based on the client's own PIA.

If a client is subject to Earned Income, we use the Earned Income Thresholds to calculate payments withheld for the current year. To estimate payments withheld in future years, we apply the same Cost of Living Adjustment that we apply to Social Security benefits to the earned income threshold amounts.

Life Expectancy Assumption Source - Social Security Administration (<https://www.ssa.gov/oact/STATS/table4c6.html>)

Consult Your Financial Service Professional (FSP)

The foregoing conceptual report was created for, and at the direction, of the FSP. The FSP is solely responsible for proper licensure and registration to discuss and present the concepts contained in the report. The recommendations and information within the report are provided solely and exclusively by the FSP.

The report is based solely upon information obtained from the FSP, and is dependent on complete and accurate information. This report reflects information provided at the time the report was created. The FSP is responsible for submitting third-party documentation when appropriate.

It is the responsibility of the client and FSP to verify all information used in the report. The client is responsible for updating the FSP about any changes in circumstances.

An individual must consult with his or her own personal attorney, FSP, accountant or tax advisor for this advice, and should carefully consider each recommendation before deciding on a specific course of action. This report should be supplemental to any prospectus and/or disclosure brochure.

This report is intended to address specific objectives, as guided by the Financial Service Professional (FSP).

Not Affiliated or Endorsed by the Social Security Administration (SSA)

The Financial Services Professional (FSP), Nextek, LLC, and any information contained within the report are not affiliated with or endorsed by the Social Security Administration or any governmental agency.

Proprietary to Nextek, LLC

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Tax Considerations

Tax laws are subject to change at any time. Tax laws may differ from the analysis provided in the report and may affect the options and information presented. The tax rate could materially differ given your particular tax situation. State income taxes are not included within this report.

You should consider your personal investment horizon and income tax bracket, both current and future, when making investment decisions as they may impact future results.

IRS Circular 230 Notice

As required by U.S. Treasury Regulations, any tax information contained in the report is not provided or intended to be used (and cannot be used) by any taxpayer for the purpose of avoiding penalties that may be imposed under the U.S. Internal Revenue Code.

