
How does enrolling in Attentive impact my Social Security?

How much does investing a portion of my tax allotment help?

The calculators below were used in the illustrations provided.

Social Security

<https://www.ssa.gov/OACT/quickcalc/>

Dollar Cost Averaging Growth

<https://moneysart.com/en/tools/dca/>

Monthly Payments

<https://www.calculator.net/annuity-payout-calculator.html>

Disclaimers about the Social Security Calculations (disclosed on the SSA website)

- 1) Annual income prior to current year is estimated by the SSA. You can customize your illustration if you have more accurate compensation information for previous years.
- 2) The SSA calculation does NOT allow for increases in future income. It assumes a flat annual income. Increases/decreases would change the results.
- 3) The SSA calculation assumes your work until age 67, no early retirement.

There are numerous factors that impact the Social Security illustrations. Prior years income, future income, changes in formula all will have an impact on actual benefits.

The illustration provided shows it's mathematically more beneficial to enroll in Attentive and invest a portion of your monthly tax allotments.

Review: Person #1 (age 39) has an estimated tax allotment of \$177.07. Their Social Security benefits by enrolling in Attentive is \$1248 vs \$1496. Using a portion of your tax allotment, an investment of \$75 is made to a Roth 403b .

The end result: Combining the new Social Security benefit (\$1248) with their tax-free Roth 403b annuity payment (\$674) they INCREASE their total monthly retirement benefit to **\$1922**. This is \$426 MORE than Social Security without enrolling with Attentive. Plus, they would also see a Net Increase in their current monthly pay of \$102.07 after making the \$75 investment each month.

We cannot guarantee future investment returns or potential changes in Social Security benefit formulas. These are illustrations based on historical averages.

Age	Gross Annual Salary	Tax Allotment	SS Benefits in Todays Dollars -67	SS with Attentive	Monthly Roth 403b Deposit	Annual Return for Roth 403b	Years till Retirement at age 67	Roth 403b Account Balance at Age 67	6% return in retirement	Years of payout	Monthly Annuity payment-Tax Free (paid from Roth 403b account)	Total monthly retirement benefits (SS plus 403b Annuity payment)	SS Benefits in Todays Dollars -67
39	30,460.32	177.07	1,496	1,248	75	9%	28	\$ 106,247	6%	25	\$ 674	\$ 1,922	\$ 1,496
39	69,213.00	277.61	2,496	2,206	100	9%	28	\$ 141,662	6%	25	\$ 899	\$ 3,105	\$ 2,496
55	25,807.50	18.64	1,274	1,169	18	9%	12	\$ 9,323	6%	25	\$ 59	\$ 1,228	\$ 1,274
42	70,681.00	326.25	2,495	2,238	100	9%	25	\$ 106,215	6%	25	\$ 674	\$ 2,912	\$ 2,495
41	25,961.60	170.76	1,361	1,154	75	9%	26	\$ 87,771	6%	25	\$ 557	\$ 1,711	\$ 1,361
36	20,773.88	66.04	1,258	808	60	9%	31	\$ 112,540	6%	25	\$ 714	\$ 1,522	\$ 1,258
33	48,253.00	208.95	1,991	1,674	75	9%	34	\$ 185,262	6%	25	\$ 1,176	\$ 2,850	\$ 1,991
53	62,887.00	208.95	2,121	1,983	100	9%	14	\$ 32,628	6%	25	\$ 207	\$ 2,190	\$ 2,121
46	47,205.60	185.49	1,856	1,642	75	9%	21	\$ 53,387	6%	25	\$ 339	\$ 1,981	\$ 1,856
56	76,382.59	208.95	2,376	2,259	100	9%	11	\$ 22,021	6%	25	\$ 140	\$ 2,399	\$ 2,376
35	65,704.00	205.57	2,441	2,117	75	9%	32	\$ 154,277	6%	25	\$ 979	\$ 3,096	\$ 2,441
27	56,405.00	208.95	2,215	1,873	75	9%	40	\$ 317,778	6%	25	\$ 2,017	\$ 3,890	\$ 2,215
29	62,341.00	233.07	2,373	2,029	75	9%	38	\$ 265,813	6%	25	\$ 1,687	\$ 3,716	\$ 2,373