

**Social Security Taxes - Sample1**

Year	Earnings	Taxable Earnings	SS Rate	Employee	Employer	Total	Investment Value	S&P Return
1974	-	-	4.95%	-	-	-	-	-
1975	14,100.00	14,100.00	4.95%	698	698	1,396	1,396	31.0%
1976	15,300.00	15,300.00	4.95%	757	757	1,515	2,924	1.2%
1977	16,500.00	16,500.00	4.95%	817	817	1,634	4,187	-12.5%
1978	17,700.00	17,700.00	5.05%	876	876	1,752	6,433	12.0%
1979	22,900.00	22,900.00	5.08%	1,134	1,134	2,267	9,605	14.2%
1980	25,900.00	25,900.00	5.08%	1,282	1,282	2,564	13,448	13.5%
1981	29,700.00	29,700.00	5.35%	1,470	1,470	2,940	15,415	-7.1%
1982	32,400.00	32,400.00	5.40%	1,604	1,604	3,208	21,785	20.7%
1983	35,700.00	35,700.00	5.40%	1,767	1,767	3,534	27,997	12.5%
1984	37,800.00	37,800.00	5.40%	1,871	1,871	3,742	34,471	9.9%
1985	39,600.00	39,600.00	5.70%	1,960	1,960	3,920	44,502	17.9%
1986	42,000.00	42,000.00	5.70%	2,079	2,079	4,158	61,676	29.4%
1987	43,800.00	43,800.00	5.70%	2,168	2,168	4,336	62,079	-6.2%
1988	45,000.00	45,000.00	6.06%	2,228	2,228	4,455	76,185	15.7%
1989	48,000.00	48,000.00	6.06%	2,376	2,376	4,752	88,903	10.6%
1990	51,300.00	51,300.00	6.20%	2,539	2,539	5,079	97,843	4.5%
1991	53,400.00	53,400.00	6.20%	2,643	2,643	5,287	121,412	18.9%
1992	55,500.00	55,500.00	6.20%	2,747	2,747	5,495	135,610	7.3%
1993	57,600.00	57,600.00	6.20%	2,851	2,851	5,702	154,319	9.8%
1994	60,600.00	60,600.00	6.20%	3,000	3,000	5,999	156,471	-2.3%
1995	61,200.00	61,200.00	6.20%	3,029	3,029	6,059	217,345	35.2%
1996	62,700.00	62,700.00	6.20%	3,104	3,104	6,207	274,490	23.6%
1997	65,400.00	65,400.00	6.20%	3,237	3,237	6,475	348,275	24.7%
1998	68,400.00	68,400.00	6.20%	3,386	3,386	6,772	460,812	30.5%
1999	72,600.00	72,600.00	6.20%	3,594	3,594	7,187	508,563	9.0%
2000	76,200.00	76,200.00	6.20%	3,772	3,772	7,544	504,867	-2.0%
2001	80,400.00	80,400.00	6.20%	3,980	3,980	7,960	424,815	-17.3%
2002	84,900.00	84,900.00	6.20%	4,203	4,203	8,405	329,320	-24.3%
2003	87,000.00	87,000.00	6.20%	4,307	4,307	8,613	443,373	32.2%
2004	87,900.00	87,900.00	6.20%	4,351	4,351	8,702	470,975	4.4%
2005	90,000.00	90,000.00	6.20%	4,455	4,455	8,910	518,480	8.4%
2006	94,200.00	94,200.00	6.20%	4,663	4,663	9,326	590,985	12.4%
2007	97,500.00	97,500.00	6.20%	4,826	4,826	9,653	575,106	-4.2%
2008	102,000.00	102,000.00	6.20%	5,049	5,049	10,098	353,662	-40.1%
2009	106,800.00	106,800.00	6.20%	5,287	5,287	10,573	469,830	30.0%
2010	106,800.00	106,800.00	6.20%	5,287	5,287	10,573	572,466	19.8%
2011	106,800.00	106,800.00	4.20%	5,287	5,287	10,573	593,768	2.0%
2012	110,100.00	110,100.00	4.20%	5,450	5,450	10,900	687,674	14.1%
2013	113,700.00	113,700.00	6.20%	5,628	5,628	11,256	828,346	19.0%
2014	117,000.00	117,000.00	6.20%	5,792	5,792	11,583	937,220	11.9%
2015	118,500.00	118,500.00	6.20%	5,866	5,866	11,732	921,637	-2.7%
2016	118,500.00	118,500.00	6.20%	5,866	5,866	11,732	1,092,655	17.5%
2017	127,200.00	127,200.00	6.20%	6,296	6,296	12,593	1,158,023	5.0%
2018	130,800.00	130,800.00	6.20%	6,475	6,475	12,949	1,226,905	5.0%
2019	137,100.00	137,100.00	6.20%	6,786	6,786	13,573	1,299,737	5.0%

Value of Investment at Retirement	1,299,737
Annuity Rate	2.5%
# of Years	13
Monthly Payment	\$ 9,767
Monthly Payment assuming no earnings	\$ 8,332
Social Security Monthly Benefit	\$ 3,064
Lost Opportunity	\$ 1,045,660

Assumptions: Tax Rate for 2017-2019 remains the same, S&P 500 return is 5%