

Social Security Retirement Benefits

Monthly Projected Benefit - Based Upon 2007 Calculations

| Current Annual Earnings | Year Of Birth | | | |
|-------------------------|---------------|---------|---------|---------|
| | 1945 | 1946-50 | 1951-55 | 1956-60 |
| 7,000-13,000 | 567 | 588 | 615 | 631 |
| 14,000-20,000 | 737 | 749 | 770 | 797 |
| 21,000-27,000 | 879 | 896 | 925 | 964 |
| 28,000-34,000 | 1,020 | 1,042 | 1,080 | 1,130 |
| 35,000-42,000 | 1,172 | 1,199 | 1,246 | 1,308 |
| 43,000-50,000 | 1,333 | 1,366 | 1,423 | 1,497 |
| 51,000-58,000 | 1,495 | 1,534 | 1,600 | 1,687 |
| 59,000-66,000 | 1,656 | 1,701 | 1,739 | 1,786 |
| 67,000-74,000 | 1,755 | 1,779 | 1,822 | 1,875 |
| 75,000-82,000 | 1,824 | 1,855 | 1,905 | 1,964 |
| 83,000-90,000 | 1,895 | 1,932 | 1,988 | 2,053 |
| 91,000-97,500 | 1,965 | 2,005 | 2,068 | 2,139 |

| | Year Of Birth | | | |
|---------------|---------------|---------|---------|---------|
| | 1961-65 | 1966-70 | 1971-75 | 1976-80 |
| 7,000-13,000 | 643 | 652 | 659 | 660 |
| 14,000-20,000 | 818 | 834 | 845 | 847 |
| 21,000-27,000 | 992 | 1,015 | 1,031 | 1,034 |
| 28,000-34,000 | 1,167 | 1,196 | 1,217 | 1,220 |
| 35,000-42,000 | 1,354 | 1,390 | 1,416 | 1,420 |
| 43,000-50,000 | 1,553 | 1,597 | 1,628 | 1,634 |
| 51,000-58,000 | 1,728 | 1,752 | 1,769 | 1,772 |
| 59,000-66,000 | 1,821 | 1,849 | 1,869 | 1,872 |
| 67,000-74,000 | 1,915 | 1,946 | 1,968 | 1,972 |
| 75,000-82,000 | 2,008 | 1,043 | 2,068 | 2,072 |
| 83,000-90,000 | 2,102 | 2,140 | 2,167 | 2,172 |
| 91,000-97,500 | 2,192 | 2,234 | 2,263 | 2,269 |

Explanation: The indicated retirement benefits are at the worker's normal retirement age (gradually increasing to age 67 by 2022). Calculations reflect the midpoint of the indicated range. For example, the \$1,497 monthly retirement benefit (right column under 1956-60 heading) is based upon \$46,500 of Current Annual Earnings (midpoint of 43,000 - \$50,000) and a 1958 Year Of Birth (midpoint of 1956-60). The underlying AIME assumptions used to calculate these retirement benefits (the PIAs) are based upon the AIMEs set forth in the 2007 National Underwriter Social Security Slide-O-Scope & Planner. These AIME amounts are approximate and are based upon the assumption that the worker has had 6% pay raises each year through 2007.