

Exhibit 1

**Same-Age Married Couple's Annual and Cumulative Projected Social Security Benefits
Assuming Both Spouses Eligible for Initial Monthly Benefit of \$2,475 Beginning
At Age 66 and 2 Months, Spouse A Retires at 66 and 2 Months, Spouse B Retires at 70,
Spouse B Collects Spousal Benefit Beginning at 66 and 2 Months Until Age 70,
All Benefits Increase by Annual Inflation Rate of 2%**

Age	Annual Benefit			Cumulative Benefit		
	Spouse A	Spouse B	Total	Spouse A	Spouse B	Total
66	24,750	12,375	37,125	24,750	12,375	37,125
67	30,294	15,147	45,441	55,044	27,522	82,566
68	30,900	15,450	46,350	85,944	42,972	128,916
69	31,518	15,759	47,277	117,462	58,731	176,193
70	32,148	43,737	75,886	149,610	102,468	252,078
71	32,791	44,612	77,403	182,401	147,080	329,481
72	33,447	45,504	78,951	215,848	192,585	408,433
73	34,116	46,414	80,530	249,964	238,999	488,963
74	34,798	47,343	82,141	284,762	286,342	571,104
75	35,494	48,290	83,784	320,257	334,631	654,888
76	36,204	49,255	85,459	356,461	383,887	740,347
77	36,928	50,240	87,169	393,389	434,127	827,516
78	37,667	51,245	88,912	431,056	485,372	916,428
79	38,420	52,270	90,690	469,476	537,642	1,007,118
80	39,189	53,316	92,504	508,664	590,958	1,099,622
81	39,972	54,382	94,354	548,637	645,340	1,193,976
82	40,772	55,469	96,241	589,409	700,809	1,290,218
83	41,587	56,579	98,166	630,996	757,388	1,388,384
84	42,419	57,710	100,129	673,415	815,099	1,488,513
85	43,267	58,865	102,132	716,682	873,963	1,590,645
86	44,133	60,042	104,175	760,815	934,005	1,694,820
87	45,015	61,243	106,258	805,830	995,248	1,801,078
88	45,916	62,468	108,383	851,745	1,057,716	1,909,461
89	46,834	63,717	110,551	898,579	1,121,433	2,020,012
90	47,771	64,991	112,762	946,350	1,186,424	2,132,774
91	48,726	66,291	115,017	995,076	1,252,715	2,247,791
92	49,701	67,617	117,318	1,044,776	1,320,332	2,365,109
93	50,695	68,969	119,664	1,095,471	1,389,302	2,484,773
94	51,708	70,349	122,057	1,147,179	1,459,650	2,606,830
95	52,743	71,756	124,498	1,199,922	1,531,406	2,731,328
96	53,797	73,191	126,988	1,253,719	1,604,597	2,858,316