

Exhibit 3

**Same-Age Married Couple's 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,
Both Spouses Collect Retirement Benefit Beginning at 66 and 2 Months,
All Benefits Increase by Annual Inflation Rate of 2%**

Age	Both Spouses Collect at 66 and 2 Mos.			Spouse B Spousal Benefit Until 70		
	Spouse A	Spouse B	Total	Spouse A	Spouse B	Total
66	24,750	24,750	49,500	24,750	12,375	37,125
67	55,044	55,044	110,088	55,044	27,522	82,566
68	85,944	85,944	171,888	85,944	42,972	128,916
69	117,462	117,462	234,924	117,462	58,731	176,193
70	149,610	149,610	299,220	149,610	102,468	252,078
71	182,401	182,401	364,802	182,401	147,080	329,481
72	215,848	215,848	431,696	215,848	192,585	408,433
73	249,964	249,964	499,928	249,964	238,999	488,963
74	284,762	284,762	569,525	284,762	286,342	571,104
75	320,257	320,257	640,513	320,257	334,631	654,888
76	356,461	356,461	712,922	356,461	383,887	740,347
77	393,389	393,389	786,778	393,389	434,127	827,516
78	431,056	431,056	862,112	431,056	485,372	916,428
79	469,476	469,476	938,952	469,476	537,642	1,007,118
80	508,664	508,664	1,017,329	508,664	590,958	1,099,622
81	548,637	548,637	1,097,274	548,637	645,340	1,193,976
82	589,409	589,409	1,178,817	589,409	700,809	1,290,218
83	630,996	630,996	1,261,991	630,996	757,388	1,388,384
84	673,415	673,415	1,346,829	673,415	815,099	1,488,513
85	716,682	716,682	1,433,364	716,682	873,963	1,590,645
86	760,815	760,815	1,521,629	760,815	934,005	1,694,820
87	805,830	805,830	1,611,660	805,830	995,248	1,801,078
88	851,745	851,745	1,703,491	851,745	1,057,716	1,909,461
89	898,579	898,579	1,797,159	898,579	1,121,433	2,020,012
90	946,350	946,350	1,892,700	946,350	1,186,424	2,132,774
91	995,076	995,076	1,990,152	995,076	1,252,715	2,247,791
92	1,044,776	1,044,776	2,089,553	1,044,776	1,320,332	2,365,109
93	1,095,471	1,095,471	2,190,942	1,095,471	1,389,302	2,484,773
94	1,147,179	1,147,179	2,294,359	1,147,179	1,459,650	2,606,830
95	1,199,922	1,199,922	2,399,844	1,199,922	1,531,406	2,731,328
96	1,253,719	1,253,719	2,507,439	1,253,719	1,604,597	2,858,316