



## Estate & Charitable Planner LIVE (ECPL)

### ***Social Security: Optimizer***

Estate & Charitable Planner LIVE (ECPL) version 2021.01. This version release features an entirely new section focused on Social Security with six new calculation models.

**CURRENT ECPL CUSTOMERS:** This update is available for immediate use in your licensed copy via the Brentmark Portal.

**NEW ECPL CUSTOMERS:** Purchase your copy today! [Estate & Charitable Planner LIVE](#)

*\*This is not Estate Planning Tools (EPT). Review the comparison guide below to view the features of Estate Planning Tools (EPT – Desktop) and Estate & Charitable Planner LIVE (ECPL – Web-based).*

### **Social Security: Optimizer**

#### *Model Release Notes:*

Estate & Charitable Planner LIVE (ECPL) features a new Social Security section with six new models, the first of which is the “Optimizer”. This new model allows the user to project the benefits of starting Social Security benefits at a variety of ages. (*Figure 1: Social Security: Optimizer – Main Menu*).

The model will compare three standard and one custom selections:

- Age 62
- Full Retirement Age
- Maximum Delayed
- Custom Date To Start Benefits.

The model projects out benefit payments until the retiree reaches age 84, along with a Breakeven report (*Figure 2: Social Security: Optimizer Breakeven Report*).

The Social Security: Optimizer has considerable flexibility, allowing you to enter either the AIME or PIA as the starting point, and select various options to calculate Inflation and COLA for future years.

**Social Security Optimizer**  
 This model shows the differences between taking Social Security early, at time of retirement age, delaying 18-70, as well as a custom date to start.

**General Inputs**

Qualified Primary Beneficiary

Birthdate: 12/8/1950

Do you know the PIA? No, Use AIME

AIME: \$6,210  
Average Indexed Monthly Earnings

Future COLA: Last Trustees Report

Index Inflation Rate: Last Trustees Report

Custom Retirement Date: 12/8/2018  
Age 62 Date: 12/8/2012  
 Retirement Age: 12/8/2016  
 Age 70 Date: 12/8/2020

	Early Eligibility	Full Retirement	Custom Date	Maximum Delayed
Age:	52	66 Yrs, 0 Mos	68 Yrs, 0 Mos	70
Age Attained:	12/8/2012	12/8/2016	12/8/2018	12/8/2020
Max AIME Allowed:	\$8,199	\$8,556	\$8,706	\$8,864
AIME Used:	\$6,210	\$6,210	\$6,210	\$6,210
Max PIA Allowed:	\$1,855	\$2,639	\$3,160	\$3,791
Initial PIA Calculated:	\$1,621	\$2,270	\$2,694	\$3,201
Total PIA Received: • (through age 64)	\$530,013	\$599,458	\$631,430	\$642,251

Report Options: Clear Fields, Save Calculation, Print Results (PDF)

Figure 1: Social Security: Optimizer - Main Screen

Do you know the PIA? No, Use AIME

AIME: \$6,210  
Average Indexed Monthly Earnings

Future COLA: Last Trustees Report

Index Inflation Rate: Last Trustees Report

Custom Retirement Date: 12/8/2018  
Age 62 Date: 12/8/2012  
 Retirement Age: 12/8/2016  
 Age 70 Date: 12/8/2020


	Early Eligibility	Full Retirement	Custom Date
Maximum Delayed:	11/2029 (78)	7/2031 (80)	4/2033 (82)
Custom Date:	6/2028 (77)	10/2029 (78)	N/A
Full Retirement Age:	7/2027 (76)	N/A	N/A

Report Options: Clear Fields, Save Calculation, Print Results (PDF)

Figure 2: Social Security: Optimizer – Breakeven Report

**\*\*THIS MODEL IS NOT CURRENTLY IN ANY DESKTOP PROGRAM OF BRENTMARK SOFTWARE\*\***

**[View Our Comparison Guide Below](#)**

 Brentmark	Estate Planning Tools (Desktop)	Charitable Financial Planner (Desktop)	Estate & Charitable Planner LIVE
110+ Unique and Specific Quick Calculation Models in 16 Areas of Calculation	X		X
Retirement Calculations	X		X
Estate Tax Calculations	X		X
Federal and State Death Tax Calculations (All 50 States)	X		X
Insurance, Investment, and Real Estate Calculations	X		X
Financial Goals, Budgeting, Trusts, Net Worth, and Valuation Calculations	X		X
General Analysis of Charitable Models	X		X
CRAT, CRUT, CLAT, GRAT, GRUT, QPRT, and Interrelated Estate Tax	X	X	X
Detailed and Complex Analysis of Charitable Models		X	X
Income Tax Deductions Spread Over Years		X	X
Capital Gains Savings Illustrated by Implementing Techniques		X	X
Pooled Income Funds		X	X
Charitable Remainder in Residential/Farm		X	X
Complex Charitable Gift Annuity		X	X
CRAT as IRA Beneficiary			X
CRUT as IRA Beneficiary			X
IRA Conversion			X
Roth IRA Pays Life Insurance Premiums			X
IRA Converted to Roth IRA with Insurance Premiums Paid via Distributions Paid from Retirement Accounts/Taxable Asset			X
Rolling GRAT			X
Social Security: Optimizer			X
Social Security: Spouse of Qualified Worker			X
Social Security: Family Survivor Benefits			X
Social Security: AIME			X
Social Security: Earnings Test			X

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