Your retirement scenario comparison.

Prepared 2026-09-09 | Birth date: 1965-06-15 | Planning horizon: age 95

Educational illustration only. No financial, tax or legal advice. Benefit rates are annualized, before tax, in constant dollars; they are not calendar-year payments. RMDs are withdrawals from your savings.

Scenario	1. Claim at 62	2. Claim at 67	3. Claim at 70
Retirement age	65	65	65
Social Security claim age	62	67	70
Social Security / month	$1,750	$2,500	$3,100
FERS pension / month	Not included	Not included	Not included
SS + FERS / year at 75	$21,000	$30,000	$37,200
RMD withdrawal at 75	$24,776	$24,776	$24,776
Account start balance	$500,000	$500,000	$500,000
Assumed annual real return	2%	2%	2%
High-3 / service years	Not included	Not included	Not included
FERS survivor election	Not included	Not included	Not included

Scenario 1: Claim at 62

Scenario 2: Claim at 67

Scenario 3: Claim at 70

Detailed annual illustrations and the full assumptions follow. No scenario is scored, ranked or recommended. Verify benefit and distribution requirements with the relevant agency.

Scenario 1: annual illustration

Claim at 62

Year / age	SS / year	FERS / year	RMD draw	End balance	SS + FERS / yr
2027 / 62	$21,000	$0	Not modeled	Not modeled	$21,000
2028 / 63	$21,000	$0	Not modeled	Not modeled	$21,000
2029 / 64	$21,000	$0	Not modeled	Not modeled	$21,000
2030 / 65	$21,000	$0	$0	$510,000	$21,000
2031 / 66	$21,000	$0	$0	$520,200	$21,000
2032 / 67	$21,000	$0	$0	$530,604	$21,000
2033 / 68	$21,000	$0	$0	$541,216	$21,000
2034 / 69	$21,000	$0	$0	$552,040	$21,000
2035 / 70	$21,000	$0	$0	$563,081	$21,000
2036 / 71	$21,000	$0	$0	$574,343	$21,000
2037 / 72	$21,000	$0	$0	$585,830	$21,000
2038 / 73	$21,000	$0	$0	$597,546	$21,000
2039 / 74	$21,000	$0	$0	$609,497	$21,000
2040 / 75	$21,000	$0	$24,776	$596,415	$21,000
2041 / 76	$21,000	$0	$25,165	$582,675	$21,000
2042 / 77	$21,000	$0	$25,444	$568,375	$21,000
2043 / 78	$21,000	$0	$25,835	$553,391	$21,000
2044 / 79	$21,000	$0	$26,227	$537,707	$21,000
2045 / 80	$21,000	$0	$26,619	$521,310	$21,000
2046 / 81	$21,000	$0	$26,872	$504,327	$21,000
2047 / 82	$21,000	$0	$27,261	$486,607	$21,000
2048 / 83	$21,000	$0	$27,492	$468,298	$21,000
2049 / 84	$21,000	$0	$27,875	$449,231	$21,000
2050 / 85	$21,000	$0	$28,077	$429,577	$21,000
2051 / 86	$21,000	$0	$28,262	$409,342	$21,000
2052 / 87	$21,000	$0	$28,427	$388,534	$21,000
2053 / 88	$21,000	$0	$28,360	$367,377	$21,000
2054 / 89	$21,000	$0	$28,479	$345,676	$21,000
2055 / 90	$21,000	$0	$28,334	$323,689	$21,000
2056 / 91	$21,000	$0	$28,147	$301,453	$21,000
2057 / 92	$21,000	$0	$27,912	$279,011	$21,000
2058 / 93	$21,000	$0	$27,625	$256,414	$21,000
2059 / 94	$21,000	$0	$26,991	$234,012	$21,000
2060 / 95	$21,000	$0	$26,293	$211,873	$21,000

Scenario 2: annual illustration

Claim at 67

Year / age	SS / year	FERS / year	RMD draw	End balance	SS + FERS / yr
2027 / 62	$0	$0	Not modeled	Not modeled	$0
2028 / 63	$0	$0	Not modeled	Not modeled	$0
2029 / 64	$0	$0	Not modeled	Not modeled	$0
2030 / 65	$0	$0	$0	$510,000	$0
2031 / 66	$0	$0	$0	$520,200	$0
2032 / 67	$30,000	$0	$0	$530,604	$30,000
2033 / 68	$30,000	$0	$0	$541,216	$30,000
2034 / 69	$30,000	$0	$0	$552,040	$30,000
2035 / 70	$30,000	$0	$0	$563,081	$30,000
2036 / 71	$30,000	$0	$0	$574,343	$30,000
2037 / 72	$30,000	$0	$0	$585,830	$30,000
2038 / 73	$30,000	$0	$0	$597,546	$30,000
2039 / 74	$30,000	$0	$0	$609,497	$30,000
2040 / 75	$30,000	$0	$24,776	$596,415	$30,000
2041 / 76	$30,000	$0	$25,165	$582,675	$30,000
2042 / 77	$30,000	$0	$25,444	$568,375	$30,000
2043 / 78	$30,000	$0	$25,835	$553,391	$30,000
2044 / 79	$30,000	$0	$26,227	$537,707	$30,000
2045 / 80	$30,000	$0	$26,619	$521,310	$30,000
2046 / 81	$30,000	$0	$26,872	$504,327	$30,000
2047 / 82	$30,000	$0	$27,261	$486,607	$30,000
2048 / 83	$30,000	$0	$27,492	$468,298	$30,000
2049 / 84	$30,000	$0	$27,875	$449,231	$30,000
2050 / 85	$30,000	$0	$28,077	$429,577	$30,000
2051 / 86	$30,000	$0	$28,262	$409,342	$30,000
2052 / 87	$30,000	$0	$28,427	$388,534	$30,000
2053 / 88	$30,000	$0	$28,360	$367,377	$30,000
2054 / 89	$30,000	$0	$28,479	$345,676	$30,000
2055 / 90	$30,000	$0	$28,334	$323,689	$30,000
2056 / 91	$30,000	$0	$28,147	$301,453	$30,000
2057 / 92	$30,000	$0	$27,912	$279,011	$30,000
2058 / 93	$30,000	$0	$27,625	$256,414	$30,000
2059 / 94	$30,000	$0	$26,991	$234,012	$30,000
2060 / 95	$30,000	$0	$26,293	$211,873	$30,000

Scenario 3: annual illustration

Claim at 70

Year / age	SS / year	FERS / year	RMD draw	End balance	SS + FERS / yr
2027 / 62	$0	$0	Not modeled	Not modeled	$0
2028 / 63	$0	$0	Not modeled	Not modeled	$0
2029 / 64	$0	$0	Not modeled	Not modeled	$0
2030 / 65	$0	$0	$0	$510,000	$0
2031 / 66	$0	$0	$0	$520,200	$0
2032 / 67	$0	$0	$0	$530,604	$0
2033 / 68	$0	$0	$0	$541,216	$0
2034 / 69	$0	$0	$0	$552,040	$0
2035 / 70	$37,200	$0	$0	$563,081	$37,200
2036 / 71	$37,200	$0	$0	$574,343	$37,200
2037 / 72	$37,200	$0	$0	$585,830	$37,200
2038 / 73	$37,200	$0	$0	$597,546	$37,200
2039 / 74	$37,200	$0	$0	$609,497	$37,200
2040 / 75	$37,200	$0	$24,776	$596,415	$37,200
2041 / 76	$37,200	$0	$25,165	$582,675	$37,200
2042 / 77	$37,200	$0	$25,444	$568,375	$37,200
2043 / 78	$37,200	$0	$25,835	$553,391	$37,200
2044 / 79	$37,200	$0	$26,227	$537,707	$37,200
2045 / 80	$37,200	$0	$26,619	$521,310	$37,200
2046 / 81	$37,200	$0	$26,872	$504,327	$37,200
2047 / 82	$37,200	$0	$27,261	$486,607	$37,200
2048 / 83	$37,200	$0	$27,492	$468,298	$37,200
2049 / 84	$37,200	$0	$27,875	$449,231	$37,200
2050 / 85	$37,200	$0	$28,077	$429,577	$37,200
2051 / 86	$37,200	$0	$28,262	$409,342	$37,200
2052 / 87	$37,200	$0	$28,427	$388,534	$37,200
2053 / 88	$37,200	$0	$28,360	$367,377	$37,200
2054 / 89	$37,200	$0	$28,479	$345,676	$37,200
2055 / 90	$37,200	$0	$28,334	$323,689	$37,200
2056 / 91	$37,200	$0	$28,147	$301,453	$37,200
2057 / 92	$37,200	$0	$27,912	$279,011	$37,200
2058 / 93	$37,200	$0	$27,625	$256,414	$37,200
2059 / 94	$37,200	$0	$26,991	$234,012	$37,200
2060 / 95	$37,200	$0	$26,293	$211,873	$37,200

Assumptions and primary sources

Illustration in constant dollars: no inflation, COLA, taxes, earnings test, or investment volatility. This is not a retirement-readiness score or a recommendation.

Social Security and FERS figures are annualized benefit rates at year-end, not payments received in that calendar year. Partial first years and payment timing are not modeled.

The retirement-account balance is your assumed prior December 31 balance for the retirement calendar year. No contributions or discretionary withdrawals are modeled. Each year, the modeled RMD is subtracted before applying the assumed return.

RMDs are withdrawals from your own savings, not additional pension income. Uses the owner Uniform Lifetime Table for traditional IRAs; excludes inherited accounts, Roth accounts, and the table for a sole-beneficiary spouse more than 10 years younger.

First RMD is shown in its distribution year. You may have until April 1 of the next year for the first RMD; delaying it can put two required distributions in one calendar year.

FERS uses standard immediate retirement, service and high-3 at separation, and the selected survivor reduction. It excludes the supplement, FEHB costs, special-category service, disability, VERA, CSRS, sick-leave credit, and deferred or postponed retirement.

Born January 1: Social Security uses the prior birth year. Claim-age figures use whole months; exact first entitlement month and SSA payment rounding can differ. Rules reviewed September 9, 2026.

Primary sources

SSA: early and delayed retirement

https://www.ssa.gov/oact/quickcalc/early_late.html

SSA: full retirement age

https://www.ssa.gov/oact/ProgData/nra.html

IRS: required minimum distributions

https://www.irs.gov/retirement-plans/retirement-topics-required-minimum-distributions-rmds

IRS Publication 590-B: Uniform Lifetime Table

https://www.irs.gov/publications/p590b

OPM: FERS computation

https://www.opm.gov/retirement-center/fers-information/computation/

OPM: FERS retirement eligibility

https://www.opm.gov/retirement-center/fers-information/eligibility/