

ZIVIC SOLUTIONS, LTD.

2010 Benefit Table

Average Indexed Monthly Earnings (AIME)	Benefits for Workers and Their Families					Benefits for Survivors of Deceased Workers				Maximum Family Benefit for Retirement and Survivors	Maximum Family Benefit for Disability
	Benefits for Family Members					Spouse Not Caring for Child			Spouse and One Child; or Two Children		
	FRA Retirement Benefit or Disability Benefit	Age-62 Retirement Benefit	Spouse Not Caring for Child		Child or Spouse Caring for Child	FRA	Age 60 or Age 50-59 and Disabled	One Child			
			FRA	Age 62							
100% of PIA	75% of PIA	50% of PIA	35% of PIA	50% of PIA	100% of PIA	71-1/2% of PIA	75% of PIA	150% of PIA	150-188% of PIA	100-150% of PIA	
\$ 3,600	\$ 1,593	\$ 1,194	\$ 796	\$ 557	\$ 796	\$ 1,593	\$ 1,139	\$ 1,194	\$ 2,388	\$ 2,885	\$ 2,389
3,800	1,657	1,242	828	580	828	1,657	1,184	1,242	2,484	2,971	2,485
4,000	1,721	1,290	860	602	860	1,721	1,230	1,290	2,580	3,056	2,581
4,200	1,785	1,338	892	624	892	1,785	1,276	1,338	2,676	3,142	2,677
4,400	1,849	1,386	924	647	924	1,849	1,322	1,386	2,772	3,236	2,773
4,600	1,911	1,433	955	668	955	1,911	1,366	1,433	2,866	3,344	2,866
4,800	1,941	1,455	970	679	970	1,941	1,387	1,455	2,910	3,396	2,911
5,000	1,971	1,478	985	689	985	1,971	1,409	1,478	2,956	3,449	2,956
5,200	2,001	1,500	1,000	700	1,000	2,001	1,430	1,500	3,000	3,501	3,001
5,400	2,031	1,523	1,015	710	1,015	2,031	1,452	1,523	3,046	3,554	3,046
5,600	2,061	1,545	1,030	721	1,030	2,061	1,473	1,545	3,090	3,606	3,091
5,800	2,091	1,568	1,045	731	1,045	2,091	1,495	1,568	3,136	3,659	3,136
6,000	2,121	1,590	1,060	742	1,060	2,121	1,516	1,590	3,180	3,711	3,181
6,200	2,151	1,613	1,075	752	1,075	2,151	1,537	1,613	3,226	3,764	3,226
6,400	2,181	1,635	1,090	763	1,090	2,181	1,559	1,635	3,270	3,816	3,271
6,600	2,211	1,658	1,105	773	1,105	2,211	1,580	1,658	3,316	3,869	3,316
6,800	2,241	1,680	1,120	784	1,120	2,241	1,602	1,680	3,360	3,921	3,361
7,000	2,271	1,703	1,135	794	1,135	2,271	1,623	1,703	3,406	3,974	3,406
7,200	2,301	1,725	1,150	805	1,150	2,301	1,645	1,725	3,450	4,026	3,451
7,400	2,331	1,748	1,165	815	1,165	2,331	1,666	1,748	3,496	4,079	3,496
7,600	2,361	1,770	1,180	826	1,180	2,361	1,688	1,770	3,540	4,131	3,541
7,800	2,391	1,793	1,195	836	1,195	2,391	1,709	1,793	3,586	4,184	3,586
7,949	2,413	1,809	1,206	844	1,206	2,413	1,725	1,809	3,618	4,223	3,619

Monthly Survivor Benefits in 2010

Your Age in 2010	Who Receives Benefits	Your Present Annual Earnings					
		\$ 20,000	\$ 35,000	\$ 50,000	\$ 65,000	\$ 80,000	\$106,800 and Up
66	(1)	\$ 926	\$ 1,302	\$ 1,678	\$ 1,940	\$ 2,106	\$ 2,346
	(2)	662	931	1,200	1,387	1,506	1,677
	(3)	694	977	1,259	1,455	1,579	1,760
	(4)	1,389	2,400	2,973	3,396	3,686	4,107
60	(1)	953	1,336	1,720	2,000	2,175	2,434
	(2)	681	955	1,230	1,430	1,555	1,740
	(3)	714	1,002	1,290	1,500	1,631	1,825
	(4)	1,429	2,449	3,055	3,500	3,806	4,259
55	(1)	953	1,336	1,720	2,000	2,180	2,473
	(2)	681	955	1,230	1,430	1,558	1,768
	(3)	714	1,002	1,290	1,500	1,635	1,855
	(4)	1,429	2,449	3,056	3,500	3,815	4,329
50	(1)	953	1,336	1,720	2,000	2,180	2,485
	(2)	681	955	1,230	1,430	1,559	1,777
	(3)	714	1,002	1,290	1,500	1,635	1,864
	(4)	1,429	2,449	3,056	3,500	3,815	4,349
40	(1)	953	1,337	1,721	2,000	2,180	2,504
	(2)	681	955	1,230	1,430	1,559	1,790
	(3)	714	1,002	1,290	1,500	1,635	1,878
	(4)	1,429	2,450	3,056	3,501	3,816	4,382
30	(1)	954	1,338	1,723	2,002	2,182	2,545
	(2)	682	957	1,232	1,431	1,560	1,820
	(3)	715	1,004	1,292	1,501	1,637	1,909
	(4)	1,431	2,455	3,060	3,504	3,820	4,454

Monthly Benefits at Disability

Your Age in 2010	Who Receives Benefits	Your Present Annual Earnings					
		\$ 20,000	\$ 35,000	\$ 50,000	\$ 65,000	\$ 80,000	\$106,800 and Up
65	(1)	\$ 927	\$ 1,302	\$ 1,677	\$ 1,943	\$ 2,108	\$ 2,348
	(2)	402	651	838	971	1,054	1,174
	(3)	1,329	1,953	2,515	2,914	3,162	3,522
60	(1)	953	1,336	1,720	2,000	2,175	2,434
	(2)	406	668	860	1,000	1,087	1,217
	(3)	1,359	2,004	2,580	3,000	3,262	3,651
55	(1)	953	1,336	1,720	2,000	2,180	2,473
	(2)	406	668	860	1,000	1,090	1,236
	(3)	1,359	2,004	2,580	3,000	3,720	3,709
50	(1)	953	1,336	1,720	2,000	2,180	2,485
	(2)	406	668	860	1,000	1,090	1,242
	(3)	1,359	2,004	2,580	3,000	3,270	3,727
40	(1)	953	1,337	1,721	2,000	2,180	2,498
	(2)	406	668	860	1,000	1,090	1,249
	(3)	1,359	2,005	2,581	3,000	3,270	3,747
30	(1)	953	1,337	1,721	2,001	2,181	2,512
	(2)	407	668	860	1,000	1,090	1,256
	(3)	1,360	2,005	2,581	3,001	3,271	3,768