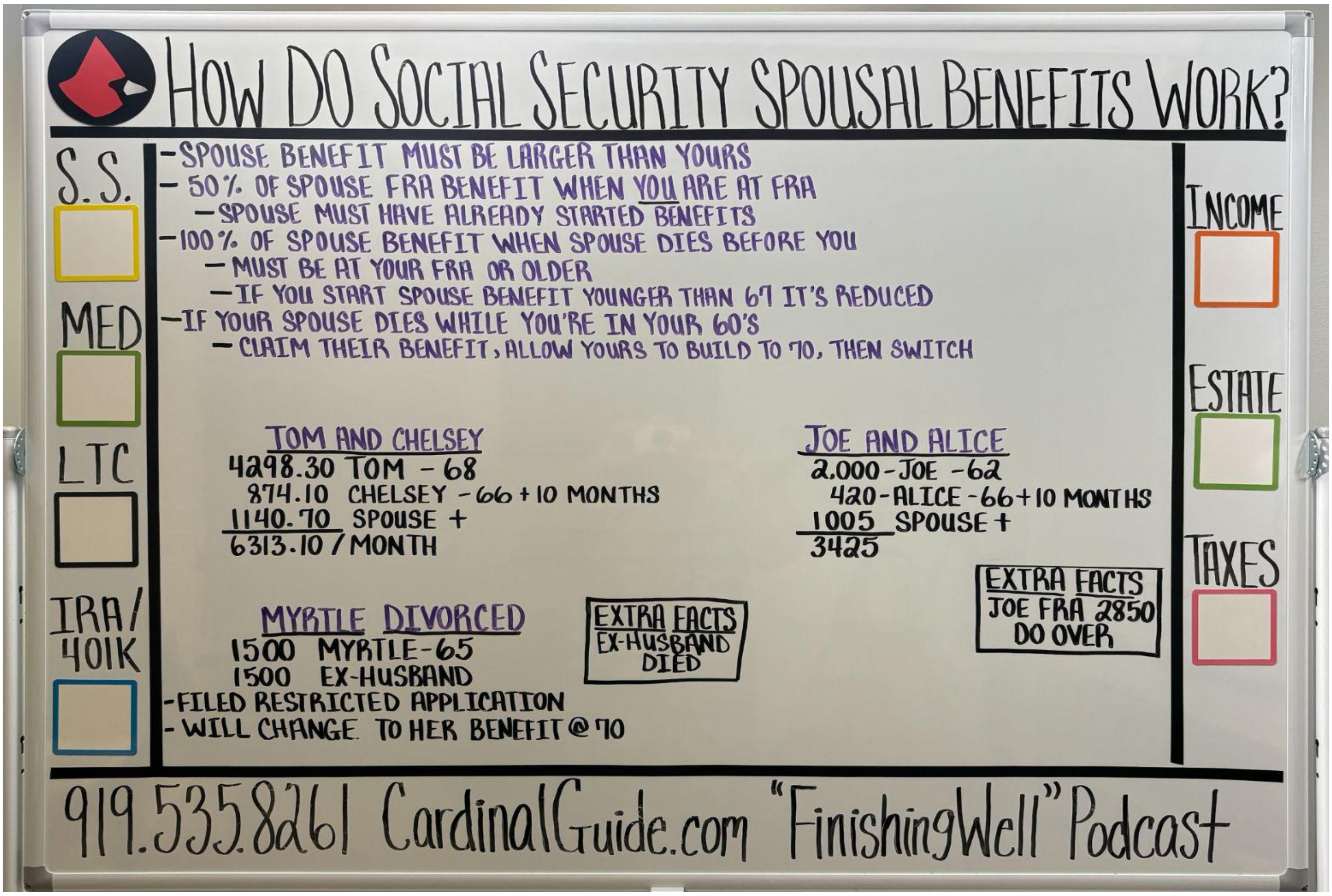
CARDINAL ADVISORS

How Do Social Security Spousal Benefits Work?

Learn how Social Security spousal benefits really work through real-life examples. See how the right claiming strategy can add thousands of dollars a month to your household income.



Oct. 2026

PAYMENT SUMMARY

Your Regular Monthly Payment

Here is how we figured your regular monthly payment effective July 2026:

TOM

You are entitled to a monthly benefit of **$4,298.30**

You are entitled to monthly spouse's benefits beginning August 2026.

What We Will Pay And When

CHELSEY

Your benefit is **$1,140.70** as a wife. This is in addition to the benefit of **$874.10** on your own earnings record.

Your Benefits

We will send you both benefits in one check each month under your own Social Security claim number.

Information About Medicare

This letter does not affect your Medicare benefits.

Other Social Security Benefits

This benefit is the only benefit you can receive from us at this time. In the future, if you think you might qualify for another benefit from us, you will need to apply again.

Your Benefits May Be Taxed

You may have to pay taxes on the benefits you get from us. Part of your Social Security benefits may be taxed if:

- you are single and your total income is more than $25,000, or
- you are married and you and your spouse have total income of more than $32,000.