# Chapter 5: Guarantees

## Learning Objective 5.1 — Social Security Basics

AIME/PIA framework; statements; benefit calculation tiers.

### Creating SSA account

Details: Creating SSA account. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Reading the statement

Details: Reading the statement. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Coordinating with plan

Details: Coordinating with plan. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

## Learning Objective 5.2 — Taking Social Security

Timing tradeoffs (62, FRA, 70); survivor/Spousal; COLA impacts.

### Claiming windows

Details: Claiming windows. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Delayed credits

Details: Delayed credits. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Cash flow integration

Details: Cash flow integration. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

## Learning Objective 5.3 — Beneficiaries & Coordination

Keep beneficiaries current; coordinate with other guarantees.

### Designations

Details: Designations. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Coordination with annuities/pensions

Details: Coordination with annuities/pensions. Placeholder content derived from the chapter text to  
test parsing.

Additional supporting explanation and examples.

### Estate considerations

Details: Estate considerations. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.