Advanced Retirement Planning Institute Launches CALCULUS, a Social Security Breakeven Calculator for Financial Advisors

White-label reports, SSA POMS-compliant math, and client scenario management bring precision to one of retirement planning's most consequential decisions

WASHINGTON, DC, UNITED STATES, September 25, 2026 /EINPresswire.com/ -- The Advanced Retirement Planning Institute (ARPI) is launching CALCULUS, a subscription-based Social Security breakeven calculator built for financial and insurance professionals.

Most Social Security tools fall into one of two categories: consumer calculators that oversimplify, or comprehensive planning suites that take longer to master than any single client situation warrants. CALCULUS was built to fill the gap — a purpose-built platform that produces mathematically rigorous, client-ready output in minutes.

“Most Social Security tools take longer to learn than the client meeting itself,” said Jason Stanley, Managing Director of ARPI. “We built CALCULUS for the advisor who needs accurate answers fast — and who wants to hand the client something they can take home and understand.”

CALCULUS compares two claiming strategies side-by-side: monthly benefits by phase, a cumulative benefit chart, and the exact breakeven month. Its calculations are validated against the work of leading Social Security expert Jim Blair and account for factors that commonly trip up other tools — spousal benefits, annual COLA compounding, survivor projections, and a day-of-birth adjustment that affects early-filing reductions.

Life expectancy projections use SSA Period Life Tables with health-tier adjustments. Advisors can select from five health tiers — from Very Healthy to Poor — so projections reflect where a client actually falls rather than defaulting to a population average. The difference matters: a client in excellent health at 62 has a meaningfully different planning horizon than a same-age peer in poor health, and the optimal filing strategy changes accordingly.

A standout feature is the built-in white-label report generator. Advisors upload their logo, firm name, and contact information once; every PDF they generate is automatically branded. The two-page landscape report includes the strategy comparison, cumulative benefit chart, and a year-by-year benefits table — formatted and ready to present or email without further editing.

CALCULUS lets advisors save unlimited scenarios and organize them by client. Recent and By Client views mirror the way advisors already run their practice, so retrieving a scenario for a review meeting or an updated analysis takes seconds.

CALCULUS is available now at arpinstitute.com.

About ARPI: The Advanced Retirement Planning Institute trains and credentials financial and insurance professionals in specialized retirement income planning. ARPI's flagship credentials — the NSSA® and IRMAACP® — are held by thousands of advisors across the United States. AXIOM, ARPI's AI-powered Social Security and Medicare Q&A platform, and CALCULUS, its breakeven calculator, extend the Institute's mission into advisor workflow tools. Learn more at arpinstitute.com.

Jason Stanley
Advanced Retirement Planning Institute
+1 202-370-1807
email us here

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