

SS401: A Bond-Backed Modernization of Social Security

Stabilizing retirements. Reducing debt. Building ownership.



The Problem with Social Security



Trust Fund Insolvency

Projected within the next decade.



Demographic Pressure

Rising retiree population vs. shrinking workforce ratio.



Budget Constraints

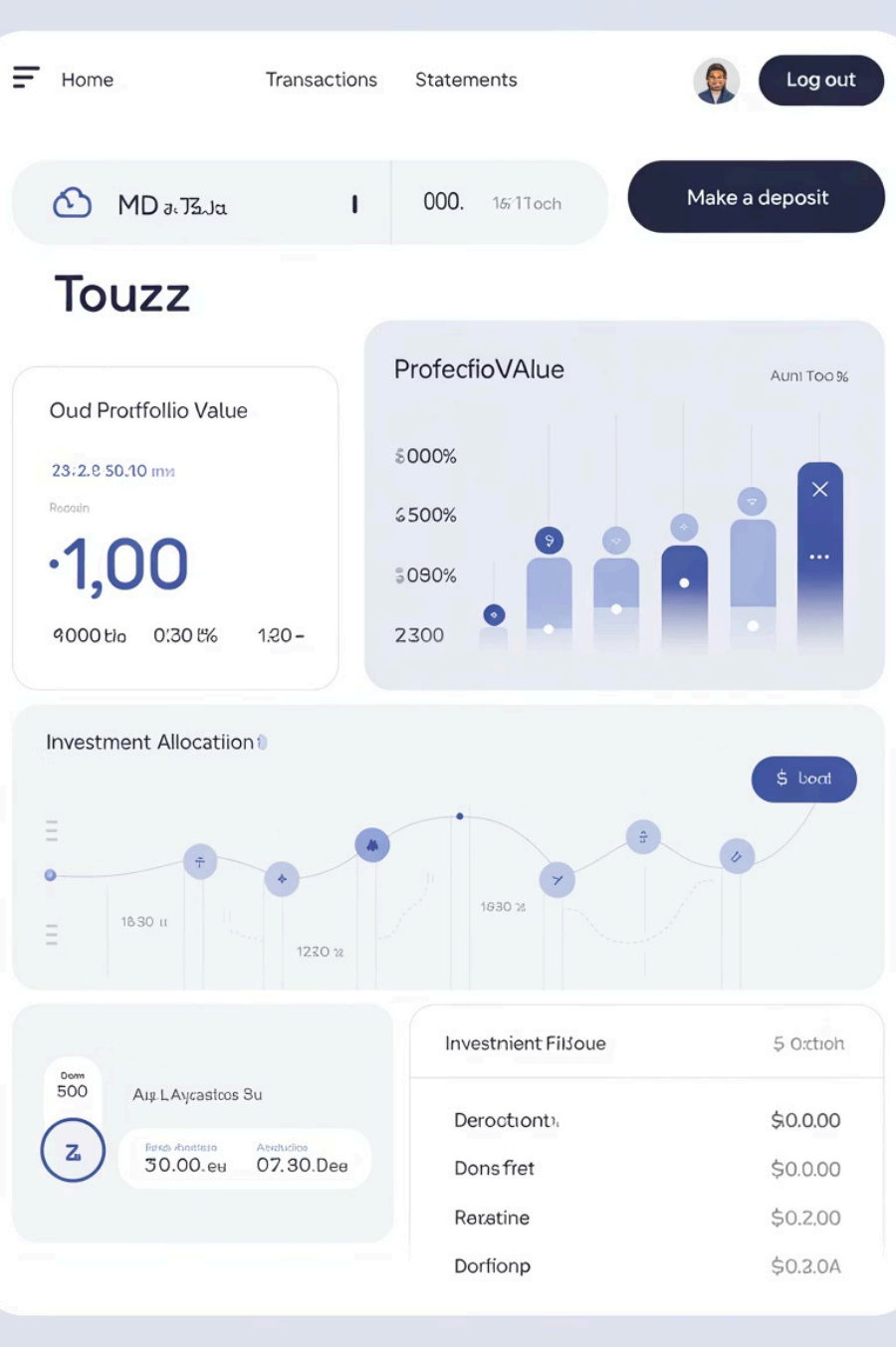
General budget pressure and unfunded liabilities.



Limited Control

No inheritance rights or personal control for contributors.





What is SS401?

Personal Retirement Account

Available for every worker under 67.

Existing Funding

Redirects the existing 12.4% payroll tax (employee + employer).

Treasury Bond Investment

Contributions purchase Treasury bonds with ~3.5% yield.

Sustainable Growth

Account grows over time — not spent down like traditional SS.



Key Features



Protected Contributions

Only yield is skimmed to pay current retirees.



Inheritable Accounts

Transfer to spouse or dependents.



Transparent Growth

Tracked like a 401(k).



Optional Add-ons

Voluntary additional contributions.



Financial Model (First 5 Years)

\$2.25T

Total Contributions

\$13T

Combined SS401 Assets

\$388B

Annual Yield Skimmed

\$11.6T

National Debt Reduced

Retirement Outcomes

Higher Monthly Payouts

SS401 estimated at ~\$2,700/month vs. current SS average of \$1,850.

Accounts backstop Medicare transition via Med401 complement.

Family Protection

Survivor transfer protects family legacy.

No dependency on political reform — accounts are owned, not promised.

Benefits Beyond Retirement

Increased Savings

Boosts retirement savings and financial engagement.



Wealth Building

Creates intergenerational wealth transfer.



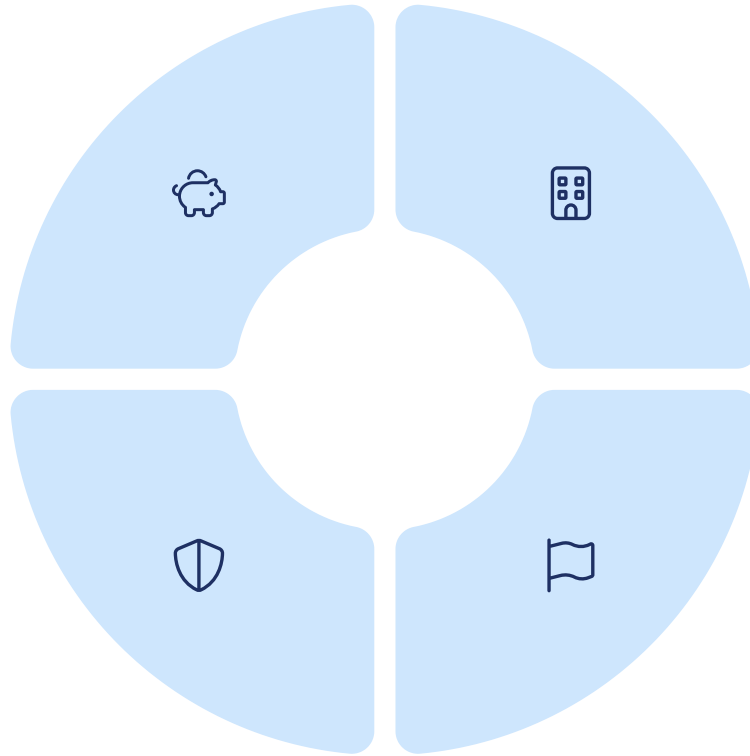
Program Protection

Safeguards Social Security without tax increases.



National Stability

Reduces foreign debt and makes workers investors in national solvency.



Implementation & Safeguards



Pass Enabling Legislation

Mandate 12.4% tax redirection into protected SS401 accounts.



Begin Bond Purchase

Start trust fund skim while maintaining payouts for current retirees.



Establish Safeguards

Funds restricted to bonds only. Treasury-managed clearing fund prevents diversion.



Implement Accountability

Annual public audit of SS401 fund and yield skim disbursements.

