

Social Security Planning

Client Conversation Guide



MAGELLAN
FINANCIAL

Introduction

This guide helps you confidently open Social Security planning conversations with clients and prospects using the Social Security emails, media scripts, and educational tools already provided.

You are not expected to be a Social Security expert. Your role is to frame the conversation, ask better questions, and help clients understand how Social Security decisions work differently from common rules of thumb, opinions, or headlines.

This guide shows you how to:

- Introduce Social Security planning in reviews, prospect meetings, workshops, and media
- Use approved language that feels natural and consultative
- Redirect opinions into planning conversations
- Transition from awareness to coordinated retirement planning

This is not about telling someone when to file. It is about positioning yourself as the advisor who helps clients make informed decisions that fit their overall plan.

Conversation Angles

ANGLE 1: OPINIONS ARE NOT A STRATEGY

Conversation Starter:

Everyone seems to have a strong opinion about when to file for Social Security. Have you ever seen how different filing choices could affect your overall retirement plan?

Key Talking Points:

- Opinions do not account for individual circumstances
- Filing decisions should be coordinated with income and assets
- Planning provides clarity beyond rules of thumb

Conversation Angles

ANGLE 2: THERE IS NO PERFECT AGE TO FILE

Conversation Starter:

Many people are looking for the right age to file for Social Security. In reality, that decision depends on how benefits fit into your plan.

Key Talking Points:

- No universally correct filing age exists
- Early, full retirement age, and later filing each involve trade-offs
- The best decision is personal, not generic

Conversation Angles

ANGLE 3: EARLY, FRA, OR AGE SEVENTY

Conversation Starter:

Have you ever seen how your benefit could differ if you file early, at full retirement age, or later?

Key Talking Points:

- Filing age can materially affect monthly benefits
- Differences can compound over time
- Modeling scenarios helps support better decisions

Conversation Angles

ANGLE 4: WHEN SOCIAL SECURITY DECISIONS BECOME HARDER TO CHANGE

Conversation Starter:

Some retirement decisions stay flexible. Social Security filing decisions are often more permanent.

Key Talking Points:

- Filing decisions may be difficult to reverse
- Timing affects long-term income coordination
- Evaluating options early preserves flexibility

Conversation Angles

ANGLE 5: HEADLINES VERSUS PLANNING

Conversation Starter:

A lot of Social Security decisions are influenced by headlines. Planning allows us to look beyond that noise.

Key Talking Points:

- Headlines create urgency without context
- Solvency discussions involve uncertainty
- Planning evaluates multiple scenarios without predictions

Conversation Angles

ANGLE 6: DOLLAR NOW VERSUS DOLLAR LATER

Conversation Starter:

Some people believe taking a dollar now is always better than waiting. That depends on how income fits into your plan.

Key Talking Points:

- Early income can be helpful but reduces monthly benefits
- Delaying increases benefits but requires other income sources
- Trade-offs matter more than slogans

Conversation Angles

ANGLE 7: COORDINATION WITH TAXES AND INCOME

Conversation Starter:

Social Security decisions can affect taxes and portfolio withdrawals. Have those pieces ever been coordinated for you?

Key Talking Points:

- Benefits may be taxable depending on income
- Filing age affects withdrawal sequencing
- Coordination improves clarity and cash flow planning

Conversation Angles

ANGLE 8: USING THE CALCULATOR AS AN EVALUATION TOOL

Conversation Starter:

Rather than guessing, we can look at how different filing strategies could play out based on your assumptions.

Key Talking Points:

- The calculator illustrates differences, not outcomes
- Results depend on assumptions
- Modeling supports understanding before decisions

Conversation Angles

ANGLE 9: EDUCATION BEFORE ACTION

Conversation Starter:

This conversation is about understanding your options, not making a decision today.

Key Talking Points:

- No immediate action is required
- Education comes first
- Planning is an ongoing process

Conversation Angles

ANGLE 10: OPENING THE DOOR, NOT CLOSING THE SALE

Conversation Starter:


Our goal is to help you make an informed decision when the time comes, not rush the process.

Key Talking Points:

- Better decisions come from better context
- Planning builds confidence
- Social Security is one part of a larger retirement picture

Final Thoughts

These conversations deepen trust, strengthen retention, and support more informed retirement planning. You do not need to have all the answers. You only need to ask better questions and help clients see how Social Security fits into their overall plan.

The background of the entire page is a close-up, artistic photograph of a piano keyboard. The keys are dark, and the white keys are highlighted with a bright, glowing effect. The image is overlaid with a semi-transparent hexagonal grid pattern in a dark orange or brown color. The overall aesthetic is modern and technical.

This guide is intended for educational and conversational support only and does not constitute Social Security, tax, or legal advice.