

Social Security Planning

Implementation Guide



MAGELLAN
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Social Security Planning

Campaign Overview

Who This Guide Is For

This guide is designed to help you confidently implement the Social Security Planning campaign using the provided emails, media scripts, client conversation guide, and educational tools. It supports consistent, compliant conversations with both current clients and prospective clients.

You are not expected to have all the answers about Social Security. Your role is to frame the conversation, challenge common assumptions, and help clients understand how different filing decisions may affect their overall retirement plan.



How To Use This Guide

Use this guide as an internal playbook. It outlines when and how to introduce Social Security planning, how to position campaign assets, and how to move conversations forward without recommending a specific filing age or making predictions about future policy or benefits.

This campaign is built to educate first and plan second.





Purpose

This initiative is designed to help clients move beyond opinions, headlines, and rules of thumb when thinking about Social Security. While many people approach Social Security as a simple timing decision, filing choices are often permanent and can materially affect income coordination, taxes, and long-term flexibility.

The purpose of this campaign is to help clients evaluate Social Security as part of a coordinated retirement plan rather than a standalone decision.



Core Objective

Encourage review meetings, increase engagement, and help clients understand Social Security filing options before decisions become difficult or impossible to change.

Key Message

There is no universally correct age to file for Social Security. The right decision depends on personal assumptions, income needs, health considerations, longevity expectations, and how benefits fit into an overall retirement strategy.



Ideal Timing

Ongoing, with heightened relevance for:

- Clients ages 60–70
- Pre-retirees approaching filing decisions
- Couples coordinating benefits
- Clients influenced by media coverage or strong opinions about Social Security

Primary Audience

- Pre-retirees nearing Social Security eligibility
- Clients within five years of filing
- Married couples coordinating spousal and survivor benefits
- Widows or widowers evaluating benefit options

What Is Included

| COMPONENT | DESCRIPTION | GOAL |
|----------------------------|--|---|
| Client Conversations Guide | Structured conversation angles and approved language | Help redirect opinions toward planning |
| Email Campaign | Client and prospect educational messaging | Drive awareness and review meetings |
| Media Scripts | 30 and 60 second TV, radio, and digital scripts | Reinforce planning over opinions |
| Client Tools | Social Security Calculator and Social Security Guide | Support education and scenario evaluation |

How Advisors Should Position Social Security Planning

Social Security planning should be framed as:

- Educational rather than prescriptive
- Scenario-based rather than opinion-driven
- Coordinated rather than isolated
- Focused on trade-offs and flexibility rather than outcomes

The objective is not to tell clients when to file, but to help them understand how different filing decisions may affect their retirement income over time.

Approved Tool Flow

1. Introduce the idea that opinions are not a strategy.
2. Explain that filing age can materially affect monthly and lifetime benefits.
3. Use the Social Security Calculator to illustrate differences between filing early, at full retirement age, and at age seventy based on client assumptions.
4. Provide the Social Security Guide for continued education and context.
5. Transition into broader planning conversations around income, taxes, and coordination.

What This Is and Is Not

This Is:

- Education
- Scenario evaluation
- Planning coordination

This Is Not:

- A recommendation of a specific filing age
- A prediction of future Social Security policy or solvency
- Tax or legal advice

Suggested Rollout Timeline

Suggested Rollout Timeline:

- Week 1: Internal review and advisor preparation
- Week 2: Email launch and initial media content
- Week 3: Follow-up conversations and tool engagement
- Week 4: Review meetings and planning discussions



Success Metrics

- Review meetings scheduled
- Calculator usage and guide downloads
- Client engagement during reviews
- Media and email response rates




Campaign Version | *Optional*

Campaign Title Options:

- Social Security Planning Beyond the Rule of Thumb
- Social Security: Opinions Versus a Plan
- Social Security Decisions, Reframed

Tagline Options:

- Because timing is not a strategy.
- Understand the trade-offs before filing.
- Planning first. Filing second.



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