

# SOCIAL SECURITY PLANNING

## EMAIL SCRIPTS

### PURPOSE OF THIS DOCUMENT

This document contains the complete **Social Security email campaign**, designed to stand on its own and be deployed independently from other quarterly campaigns.

The goal of this sequence is to move the Social Security conversation away from opinions and headlines and toward individualized planning. Each email reinforces the idea that there is no universally correct filing age, only a strategy that aligns with a person's assumptions, income needs, and overall retirement plan.

These emails are written to be **educational, compliant, and modular**. Advisors may use the full sequence or select individual emails based on timing, audience, and available resources. Each email includes **alternate endings**, allowing advisors to choose a single call to action per deployment.

### EMAIL ONE | **SUBJECT: EVERYONE HAS AN OPINION ABOUT SOCIAL SECURITY**

Everyone seems to have an opinion about when to file for Social Security.

Some say it always makes sense to take benefits as early as possible. Others believe waiting until full retirement age or later is the best approach.

The reality is more personal than that.

Social Security filing decisions depend on a number of factors, including income needs, health considerations, longevity assumptions, and how benefits fit into an overall retirement strategy.

The difference between filing early, at full retirement age, or later can vary significantly over time. That is why relying on opinions alone may not provide clarity.

We believe Social Security works best when it is evaluated as part of a coordinated retirement plan rather than as a standalone decision.

**Social Security Calculator CTA:** Click here to use our **Social Security Calculator** and see how different filing strategies could influence your overall benefit.

**Social Security Filing Guide CTA:** Click here to download our **Social Security Filing Guide**, which provides educational insight into how different claiming decisions can affect retirement income.

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### EMAIL TWO | SUBJECT: THERE IS NO PERFECT AGE TO FILE FOR SOCIAL SECURITY

Many people look for a single correct answer when it comes to Social Security.

In practice, the timing decision depends on how benefits interact with other income sources, taxes, and long-term goals.

Filing earlier can provide income sooner.

Waiting can increase monthly benefit amounts.

Each option involves tradeoffs that deserve careful consideration.

Understanding those tradeoffs often requires looking beyond a Social Security statement and evaluating how the decision fits into a broader retirement plan.

**Social Security Calculator CTA:** Click here to use our **Social Security Calculator** and see how different filing strategies could influence your overall benefit.

**Social Security Filing Guide CTA:** Click here to download our **Social Security Filing Guide** to better understand the considerations involved in choosing when to file.

### EMAIL THREE | SUBJECT: OPINIONS ARE NOT A SOCIAL SECURITY STRATEGY

Some people believe Social Security may not remain fully solvent.

Others believe a dollar today is more valuable than a dollar later. Those viewpoints are opinions, not plans.

Social Security decisions involve assumptions, uncertainty, and tradeoffs that deserve to be evaluated thoughtfully.

Rather than relying on headlines or generalized advice, planning can help illustrate how different filing scenarios could affect retirement income under a range of assumptions.

**Social Security Calculator CTA:** Click here to use our **Social Security Calculator** and see how different filing strategies could influence your overall benefit.

**Social Security Filing Guide CTA:** Click here to download our **Social Security Filing Guide** for educational context around common claiming strategies and considerations.

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### EMAIL FOUR | SUBJECT: WHEN SOCIAL SECURITY DECISIONS BECOME HARDER TO CHANGE

Social Security filing decisions can have long-term implications.

Once benefits are claimed, the ability to adjust those decisions may be limited.

Because of this, timing decisions often benefit from being evaluated carefully before benefits begin.

Planning allows individuals to understand how Social Security fits alongside other income sources and how different filing choices could affect flexibility later in retirement.

**Social Security Calculator CTA:** Click here to use our **Social Security Calculator** and see how different filing strategies could influence your overall benefit.

**Social Security Filing Guide CTA:** Click here to download our **Social Security Filing Guide** for educational insight into filing considerations.

### EMAIL FIVE | SUBJECT: HOW SOCIAL SECURITY FITS INTO THE BIGGER PICTURE

Social Security is often one of several income sources in retirement.

How and when benefits are claimed can influence taxes, portfolio withdrawals, and overall income strategy.

When Social Security is evaluated in isolation, opportunities for coordination may be missed. A planning-based approach considers how Social Security integrates with the rest of a retirement plan rather than treating it as a single decision.

**Social Security Calculator CTA:** Click here to use our **Social Security Calculator** and see how different filing strategies could influence your overall benefit.

**Social Security Filing Guide CTA:** Click here to download our **Social Security Filing Guide** for additional educational context.

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