

SOCIAL SECURITY PLANNING

MEDIA SCRIPTS

PURPOSE OF THIS DOCUMENT

This document contains finalized **30-second and 60-second media scripts** for the Social Security campaign. These scripts are intended for use across **TV, radio, and social video**.

Each script includes **embedded CTA options at the end**. Advisors should select **one CTA per deployment** based on how and where the media is being used. Word counts are included to ensure accurate broadcast timing.

TOPIC ONE | **OPINIONS VERSUS A PERSONAL PLAN**

30 Second Script:

Everyone has an opinion about when to file for Social Security.

Some say take it as early as possible. Others believe waiting until full retirement age or later is always better.

The reality is that there is no single right answer.

Social Security decisions depend on your assumptions, income needs, health considerations, and how benefits fit into your overall retirement plan.

That is why planning and modeling scenarios can be more useful than relying on opinions alone.

Social Security Calculator CTA: Visit our website or scan the QR code to use our **Social Security Calculator** and see how different filing strategies could influence your overall benefit.

Social Security Filing Guide CTA: Visit our website or scan the QR code to download our **Social Security Filing Guide** and learn how different filing choices can affect retirement income.

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TOPIC ONE | OPINIONS VERSUS A PERSONAL PLAN

60 Second Script:

Ask ten people when to file for Social Security, and you will likely get ten different answers.

Some believe taking benefits early makes the most sense. Others believe that waiting until full retirement age, or even age 70, is always the best choice.

The truth is, Social Security decisions are personal.

Filing strategies depend on income needs, health considerations, longevity assumptions, and how benefits coordinate with other retirement income sources.

The difference between filing early, at full retirement age, or later can be meaningful over time.

That is why Social Security works best when it is evaluated as part of a coordinated retirement plan rather than as a standalone decision based on opinions or headlines.

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TOPIC TWO | EARLY, FULL RETIREMENT AGE, OR AGE SEVENTY

30 Second Script:

When it comes to filing for Social Security, timing matters.

Filing early, at full retirement age, or later can lead to very different benefit outcomes over time.

There is no universally correct choice. There is only the choice that aligns with your situation and overall retirement plan.

Understanding how each option works can help support more informed decisions before benefits begin.

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TOPIC TWO | EARLY, FULL RETIREMENT AGE, OR AGE SEVENTY

60 Second Script:

Social Security offers flexibility, but that flexibility comes with complexity.

Filing early can provide income sooner. Waiting until full retirement age or later can increase monthly benefit amounts.

Each option involves tradeoffs that should be evaluated carefully.

The difference between filing strategies can be meaningful, especially when benefits are viewed over time and coordinated with other income sources.

Rather than guessing or following generalized advice, planning allows individuals to see how different filing ages may fit into their broader retirement income strategy.

Social Security is most effective when it is part of an overall plan rather than a single decision made in isolation.

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TOPIC THREE | HEADLINES, SOLVENCY, AND ASSUMPTIONS

30 Second Script:

You may hear concerns about the future of Social Security.

Some believe benefits may change. Others believe taking benefits earlier is always safer.

Those views are opinions, not plans.

Social Security decisions involve assumptions, uncertainty, and tradeoffs that deserve thoughtful evaluation.

Planning can help illustrate how different claiming strategies may affect retirement income under various scenarios.

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TOPIC THREE | HEADLINES, SOLVENCY, AND ASSUMPTIONS

60 Second Script:

Concerns about Social Security often appear in headlines.

Some people worry about long-term solvency. Others believe a dollar today is more valuable than a dollar later.

Those perspectives reflect opinions rather than individualized strategies.

Social Security decisions involve assumptions, uncertainty, and tradeoffs that deserve careful consideration.

Rather than reacting to headlines, planning can help show how different filing strategies could affect retirement income under a range of assumptions.

Understanding these outcomes in advance allows Social Security decisions to be coordinated with other income sources and long-term goals.

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TOPIC FOUR | WHEN SOCIAL SECURITY DECISIONS BECOME HARDER TO CHANGE

30 Second Script:

Social Security filing decisions can have long-term implications.

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

That is why timing decisions often benefit from careful evaluation before benefits begin.

Planning can help show how Social Security fits into your overall retirement income strategy.

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TOPIC FOUR | WHEN SOCIAL SECURITY DECISIONS BECOME HARDER TO CHANGE

60 Second Script:

Some retirement decisions can be adjusted over time. Others become more difficult to change once implemented.

Social Security filing decisions often fall into the second category.

Once benefits begin, the ability to adjust filing timing may be limited.

Evaluating Social Security as part of a broader retirement plan can help individuals understand how different filing strategies affect income, taxes, and long-term flexibility.

Planning before benefits begin allows these decisions to be made with greater visibility rather than after options have narrowed.

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