

SOCIAL SECURITY PLANNING

MEDIA TALKING POINTS

PURPOSE OF THIS FORM

This Media Talking Points document is designed to support **unscripted Social Security content** across TV, radio, social media, and short-form digital video.

It provides background, framing, and context that reinforce the scripted Social Security media spots and email campaign. Advisors can use these points to speak naturally and confidently without reading from a script, while maintaining message consistency and compliance.

The goal is to move the Social Security conversation away from opinions, headlines, and rules of thumb, and toward **planning, modeling, and coordination** within an overall retirement strategy.

Advisors should select **one or two talking points per appearance** and speak conversationally.

CORE CAMPAIGN FRAMING | OPINIONS VERSUS A PLAN

- Everyone has an opinion about when to file for Social Security.
- Common opinions include filing as early as possible or always waiting until full retirement age or later.
- Social Security decisions are personal and depend on individual assumptions, goals, and circumstances.
- There is no universally correct filing age. There is only a strategy that fits within a broader retirement plan.
- Planning and modeling scenarios can provide more clarity than relying on opinions alone.

WHY SOCIAL SECURITY IS A PLANNING DECISION

- Social Security is often one of the foundation income sources in retirement.
- Filing decisions can influence long-term income, taxes, and portfolio withdrawal strategies.
- Evaluating Social Security in isolation may miss opportunities for coordination with other assets and income sources.
- Planning helps show how Social Security fits into the overall retirement income picture.

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EARLY FILING VERSUS DELAYING BENEFITS

- Filing early provides income sooner but reduces monthly benefits.
- Delaying benefits can increase monthly payments but requires other income sources in the meantime.
- Each option involves tradeoffs that should be evaluated carefully.
- The impact of filing age differences can be meaningful when viewed over time.

FULL RETIREMENT AGE AND AGE SEVENTY CONSIDERATIONS

- Full retirement age represents a reference point, not a recommendation.
- Filing at full retirement age may offer balance between early income and benefit size.
- Delaying benefits until age seventy increases monthly benefits but may not align with every retirement plan.
- Modeling different filing ages helps illustrate how these choices affect projected income.

HEADLINES, SOLVENCY, AND COMMON CONCERNS

- Headlines often raise questions about the future of Social Security.
- Concerns about solvency and funding appear regularly in the news.
- These concerns represent uncertainty, not a specific outcome.
- Planning can evaluate different scenarios without predicting policy changes.
- Decisions based solely on headlines may overlook how Social Security fits into a broader plan.

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WHY MODELING MATTERS

- Small differences in filing age can result in different benefit outcomes.
- Modeling helps show how benefits could change under different assumptions.
- Visibility supports more confident decision making.
- Modeling does not predict outcomes. It helps illustrate possibilities.

HOW SOCIAL SECURITY INTERACTS WITH OTHER PLANNING AREAS

- Social Security decisions can influence taxation of benefits.
- Filing age may affect portfolio withdrawal timing.
- Coordinating Social Security with other income sources can improve cash flow planning.
- Social Security planning works best when aligned with income, tax, and legacy strategies.

ADVISOR ROLE AND PLANNING BOUNDARIES

- Advisors operate under different firm policies and compliance guidelines.
- Some firms restrict detailed Social Security or benefit advice.
- Education and scenario modeling are often appropriate ways to discuss Social Security planning.
- Coordinated planning conversations can help clients understand tradeoffs without making predictions.

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HOW TO USE THESE TALKING POINTS

- Choose one or two points per video, segment, or post.
- Speak conversationally rather than conclusively.
- Avoid stating that one filing age is always better than another.
- Use language such as may, could, generally, or in some cases.
- Close with a single educational resource or tool.

APPROVED CLOSING DIRECTIONS

- Direct viewers to the Social Security Calculator to explore filing scenarios.
- Offer the Social Security Filing Guide for additional educational context.

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